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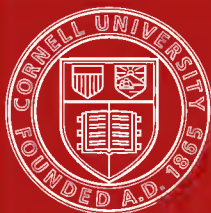
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TABLES
FOR ASCERTAINING THE
PRESENT VALUE
OF
VESTED AND CONTINGENT RIGHTS
OF
DOWER AND CURTESY

AND OF OTHER LIFE ESTATES

BASED UPON THE

CARLISLE TABLE OF MORTALITY

COMPUTED AND COMPILED

BY

FLORIEN GIAUQUE

Author of "A Manual for Assignees and Insolvent Debtors;" "A Manual for Guardians and Trustees;" Editor of "Raff's Guide for Executors and Administrators," etc

AND

H. B. McCLURE

Members of the Cincinnati Bar



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PREFACE.

THE use of annuity tables for ascertaining the present value of vested and of contingent life estates, including inchoate rights of dower and of curtesy, is not infrequently alluded to by the courts in such a way as to show that such usage is thoroughly accepted and approved. For finding the present value of vested life estates, such as a widow's dower, only a simple annuity table, showing the value of an annuity on a single life, is needed, and such tables, being so compact as to occupy but little space, have been published in a sufficient number of books of moderate price to make them readily accessible. But the ascertaining of the present value of contingent life estates, such as a wife's inchoate right of dower, or of a husband's inchoate right of curtesy, requires the use of an annuity table such as that just mentioned, and also of other annuity tables, showing the value of an annuity during the joint continuance of two lives, these being, in the case of dower or curtesy the lives of the husband and wife; and, owing to the large number of possible combinations of ages of these two lives, these latter tables are necessarily quite voluminous, and are to be found complete only in technical books that are scarce and dear, and which are practically inaccessible to most persons who need them with reference to dower and curtesy, as well as somewhat difficult for some of such persons to understand at first sight. As far as known to the undersigned, no tables for ascertaining the present values of inchoate dower and curtesy have ever been prepared from these annuity tables, or in any other way, ex-

cept those in this book, and Bowditch's, further mentioned below. It seems, therefore, that a volume containing such tables, for all probable ages and combinations of ages, at different rates per cent, so computed and published as to be worthy of confidence, arranged in such a way as to be readily understood and used, and not so expensive as to exclude it from the average private library, must have been an unobtainable desideratum to many persons besides the undersigned. It is this supposed desideratum which this volume is intended to supply; and to aid the reader in determining whether the tables it contains are worthy of his confidence, some account will be given of the way they were obtained and prepared. For the purpose of making this aid more effectual, the writing of this preface was postponed till after the stereotype plates from which these tables will be printed had all been finished and made ready to put on the press, and till after the proof sheets from these plates had been examined and compared with the other proofs.

The tables for vested values, found on pages 10-15, are compiled from annuity tables for finding the present value of an annuity on a single life, as found in different standard works, notably, Jones' work "On the Value of Annuities and Reversionary Payments," Chisholm's "Commutation Tables," Lawton and Griffith's "Life Tables," and Raff's "Guide for Executors and Administrators." This table is given more fully and with more decimal places in some of these works than in others, the greatest number of decimals found in any of them being adopted for this volume. A comparison of the table as given by each of these writers shows that they all agree except as to the last decimal figure in some instances, which difference evidently arises from the fact that some of them correct this last figure with reference to whether the figure that

would follow, if given, is greater or less than five, and others disregard this element. But this is a matter of no great importance, especially in the columns in which the decimal figures exceed three in number.

The 304 tables for contingent values, found on pages 17-178 of this work, were computed, according to the rules given on pages 19, 20, from the tables mentioned in the preceding paragraph and from the tables for finding the value of an annuity during the joint continuance of two lives, found on pages 315 to 462 of Jones' work above mentioned. It will be seen, therefore, that these 304 tables for contingent values, given on pages 17-178 below, are *tables of results* of computations made in accordance with the rules mentioned above.

Every computation for each of these 304 tables was made by Mr. Giauque, and by Mr. McClure, and by a third person, and a large part of them by a fourth person, each working independently, and the separate results obtained by each were afterward compared. If these results differed in any way, the computations involved were then again gone over and examined, till all doubt as to the correct result was removed. To facilitate this part of the work, to avoid all errors that might arise from setting figures too close together, or too far apart, or under the wrong figures, etc., and for convenience of after reference, all these computations were done on paper specially ruled for this sole purpose, in which proper space was given for each operation, the spaces for each part of the computation being designated by lines of different colors; and each of the spaces allotted for obtaining one of the results given in the tables was designated by a printed number. Those sheets were all preserved, and any computation for any result can quickly be found. In the copy furnished to the printers,

each figure stands in its own little square space, on paper also specially ruled.

Lest errors might have been made by transferring wrong numbers from the printed tables onto these working sheets, all of these numbers were read from the book by one person, to another person, who had before him all these working sheets, one after the other, and this was done after the entire work had been finished, and by a different person from the one who made the figures on the sheets.

In like manner, the results were read a second time from the working sheets to another person having before him the copy for the printers. If any question arose in the minds of any of these persons as to the correctness of any matter, as to the legibility of any figure for instance, the question was examined till all doubt was removed.

The publishers bought new and clear type from which to make the stereotype plates for these tables. They have shown in other ways their desire to do their part in the best manner possible. The printer's proofs were read and corrected by a careful proof reader in the printing office, and after his corrections were noted, the corrected proofs were then again all compared with the copy by Mr. Giaque, and also by another person, that person being generally Mr. McClure.

There is another possible source of error, and that is, that the tables used as the basis of these computations may contain mistakes. As to this, Jones says in his preface, among other things, as follows:

“It affords the author great pleasure to acknowledge here the liberality of Messrs. Milne and Davies in giving permission to use their respective works to assist in the objects of this publication. From Mr. Milne's work have been taken the values of annuities by the Carlisle table for single lives, and at 5 and 6 per cent for joint lives.

* * * * *

“It may be here remarked that all the tables which have been constructed for this work have been done independently by two separate computers and the results afterward carefully compared.”

Mr. Milne is himself the author of the Carlisle table, and the accuracy of his work has, it is believed, never been questioned.

But as it does not appear from the preface last mentioned, what degree of care may have been exercised by the printers of Jones' work, the tables used from his book were examined by the undersigned with a view to discover typographical errors, which, owing to the comparatively uniform rate of decrease that ought to exist, could scarcely escape detection, if there were any. A very few were found and corrected in use, one of them being in the 6 per cent table for joint lives.

It is believed that Mr. Bowditch's table, mentioned above, is the only one heretofore prepared showing the present value of inchoate dower and curtesy. It has been used to some extent in our courts and for that reason is alluded to here. (*Houghton v. Hapgood*, 13 Pickering, 154.) It is computed for six per cent only and gives only alternate ages of husband and wife. It extends also to but two places of decimals. So far as its results reach, a comparison of them with those given in this volume, while showing of course a general agreement, shows also occasional differences in the decimal figures. When such differences do occur, it may not be too much to assume, in view of the precautions taken to avoid errors, that the chances are in favor of the accuracy of the figures given in this volume.

Cordial thanks are tendered to Mr. Lewis C. Lawton, formerly of the Actuary's Department of the Mutual Life Insurance Company of New York, and one of the com-

pillers of the "Life Tables" referred to elsewhere in this preface, for important aid and advice obligingly given; and the same are also tendered to C. D. Robertson, Esq., for appreciated favors. The third and fourth persons alluded to on a preceding page are A. S. Coffeen and A. R. Ginn, gentlemen of liberal education, whose work was faithfully done.

Books whose contents are largely tables of figures are much more expensive than others to publish, and, owing to the generally limited demand for them, are almost always sold at high prices. For instance, the "Life Tables" mentioned above sold at \$100.00 per volume; "Jones on Annuities" would probably cost \$50.00 to import from England, where it was published; Chisholm's "Commutation Tables" would cost about \$30.00. Though some works are cheaper than those mentioned, the general rule is that they are much dearer than this volume will be.

LIFE TABLES,

AND THEIR APPLICATION TO ASCERTAINING THE PRESENT VALUE OF VESTED AND CONTINGENT RIGHT OF DOWER AND OF CURTESY, AND OF OTHER ESTATES FOR LIFE.

Tables of mortality, annuity tables, and similar tables, used by governments in relation to annuities, and by life insurance companies in relation to the insurance of human life, etc., are known in brief as Life Tables.

Tables of mortality are based upon vital statistics, and exhibit the numbers of persons who, out of a given number born at the same time, or living at a particular age, live to attain successive higher ages, and the numbers of those who die in the intervals. From these are derived tables showing the average expectation of life at each given age, and also annuity and other tables already referred to above. A considerable number of mortality tables have been prepared, which have been named either from the place where the statistics upon which they are based were kept, or from the person or agency by whom or under whose directions they were prepared. Among the best known of these are the Carlisle, the Northampton, the Farr, the Seventeen Offices Experience, the Institute of Actuaries, and the American Experience.

The Carlisle Table, constructed by Mr. Joshua Milne from careful observations and accurate statistics in the town of Carlisle, in England, has, of all these tables, undoubtedly been the most popular, the most generally accepted and used by the courts, and the most extensively employed in the construction of annuity and other auxiliary tables of all kinds for computing the values of benefits depending upon human life. Its close agreement with other observations, and especially its agreement in a general sense with the experience of life insurance companies, has often

been remarked, and has had much to do with bringing about these results. All authorities agree in praising the care and fidelity with which its data have been manipulated. For these reasons the Carlisle Table has been selected as being the best basis for such tables as those which this book is intended to supply. Another reason in favor of using it in computations for finding the values of dower and similar estates, and for believing that its rates of mortality show very closely the results of natural laws affecting the duration of human life, is the fact that the statistics which constitute its foundation were compiled from observations upon unselected lives, male and female, of an average community of people, but slightly, if at all, affected by migrations, while the tables based upon the statistics kept by life insurance companies are compiled from observations upon selected lives, a large majority of which are the lives of males. The value of a stable population as a basis for such tables will be readily appreciated by those who have made any effort to study sanitary science from the statistics of such migratory populations as those of American communities now are.

It is but fair to state, however, that the objection is sometimes made that the Carlisle Table, for some of its ages, notably for those above ninety, and to some extent for those near forty-five, shows greater aberrations from a progressive increase in the rate of mortality than some of the other tables do. That objection has been carefully considered, as it deserved, and that Table, and those derived from it, have been examined with reference to it in many ways, and the conclusion arrived at is that the objection is not a practically important one. For instance, an examination of the tables on pages 21 to 178, will show that for the ages there given, the effect of these aberrations upon the rate of decrease of values is trivial, and would hardly be worth considering, even if it were admitted that these irregular gradations were not in accordance with the actual average death rate.

But as a matter of fact, *is* there such a regularity in the rate of increase of mortality as this objection would

seem to imply? There certainly is at least one period in human life, during which all tables and all authorities agree in showing a decided aberration from such a general rule, and that is from the time of birth to the age of say six years. May not the Carlisle Table be right in showing other, though not easily noticeable, irregularities in the death rate, for instance, in the ages near forty-five, especially when it is borne in mind that female lives are factors in this table? As to values for ages over ninety, but very few persons indeed can be affected, and they are not given in the tables last mentioned.

An annuity is a sum of money, payable yearly, to continue for a given number of years, or during the continuance of a given life, or during the continuance of a combination of two or more lives, or for other periods. Many governments borrow money upon annuities; that is, for a certain sum of money loaned to it, the government pays to the lender, or to his order, annually, a specific sum for life, or during the joint continuance of two or more lives, or for a term of years, as a payment in full of the loan. When the annuity is payable for a fixed term of years, it is called an *annuity certain*, as that amount per annum which can be repaid to the annuitant can be accurately computed.

An annuity during the continuance of two joint lives is payable as long as *both* of the two selected persons (husband and wife, for instance) remain alive, and ceases as soon as one of them dies.

Annuity tables.—Tables showing the present value of annuities on a single life, and others showing the present value of annuities on joint lives, for each age and at various rates, have been constructed, and are known as annuity tables. One of such tables may be seen on pages 10-15, below. It is by means of such tables as these, and of others previously mentioned, that life insurance companies compute the amounts of premiums they must charge, in addition to the cost of conducting their business, for issuing

policies of insurance on human lives; and such tables are also used by governments in relation to annuities, already mentioned above.

The labor and time required to construct annuity tables, especially for values upon joint lives, is very great, and requires mathematical computations of a high order, as may be seen by examining the numerous and long formulæ with their explanations, in the article on "Annuities" in the best encyclopedias; in works on annuities, etc. Probably for these reasons, there are fewer annuity tables than there are tables of mortality.

As to a widow's vested right of dower.—Dower, being a widow's life estate in *one-third* of her deceased husband's real estate, is practically a right to one-third of the net income of such real estate, or if assigned in lands, is the right to the entire net income of one-third of such real estate, during her life. It is therefore much the same as an annuity during her life; and the *present value* of a widow's vested dower is ascertained in the same way as is the present value of an annuity of the same amount on a single life.

As to a widower's vested right of curtesy.—A widower's estate by curtesy, being a life estate for his life in *all* the real estate of his deceased wife, is practically a right to the entire net income of such real estate, during his life. It, also, is therefore much the same as an annuity during his life; and the present value of such estate by curtesy may be ascertained in the same way as is that of a widow's dower, bearing in mind that the curtesy is the whole of the net income, while the dower is one-third of the net income of the lands subject thereto.

How the present value of vested dower, vested curtesy, and other life estates, is ascertained by means of annuity tables.—If the value of the dower or other life estate has been fixed judicially, or in some other accepted way, at a certain sum per year, such estate would then actually be an annuity; and if such sum were payable at the end of each year, its present value could be found by multiplying that

sum by the number opposite the annuitant's age in the proper per cent column of the tables on pages 10-15. For instance, if the sum were \$400 per year, payable at the end of the year, the annuitant's age were 55 years, and the rate were six per cent., the present value would be 9.52367 times \$400, which is \$3,809.47—the present value of such an annuity.

If this \$400 were payable at the beginning of the year instead of at the end, or were payable quarterly or monthly within the year, the additional value thus conferred upon the annuity should be provided for in such way as might be judicially or otherwise determined.

When the value of the dower or curtesy has not been so fixed, follow the rules given on pages 10, 11.

An erroneous method.—Many persons, with but an imperfect knowledge of the subject, erroneously suppose that the value of a vested dower or curtesy is found by calculating the value of an *annuity certain* for a number of years equal to the expectation of life of the widow or widower.

This, however, is by no means the case, as is well known to actuaries and those who have more carefully investigated the methods of computing life annuities. Indeed, the number of years given as the expectation is not used in computing a life annuity at all. For example, suppose the value of a widow's dower to be \$100 and her age 30. To find the present value of her dower, first the present value of \$100 due one year hence is found and multiplied by the chance of the widow's living one year; then the present value of \$100 due in two years is found and multiplied by the chance of her living two years, and finding in the same manner the present value of each year's payment to the extremity of human life, which, according to the Carlisle Table is 104 years; the sum of all these present values is the present value of the annuity.

The following, taken in substance from Jones on Annuities, will serve to explain further the difference between an annuity certain and one on the life of an individual:

The expectation shows the *number of payments* received on an average by a large number of persons of the same age. If an annuity certain be calculated, therefore, for a term equal to the expectation, the longest period of discount introduced in the calculation will be the number of years' expectation; but, in valuing a life annuity at the same age, although each individual receives on an average the same number of payments as are made upon an annuity certain, yet some of the probabilities are discounted for a longer term than is represented by the expectation. At the age of 30, for instance, the expectation is 34.34, which is the term for which the last payment of the annuity certain is discounted, while, in finding the true value of a life annuity, the probability of completing each year is discounted for every year a life may complete, according to the tables; in which case the chance of receiving the payment at the age, for instance, of 70, is discounted for 40 years, and for a greater period at every age above 70.

The present value of an *annuity certain* for the term of years that an individual has the expectation of enjoying is greater, therefore, than the value of the same annuity to cease on the failure of that individual's existence. At the age of 35 the expectation of life, according to the Carlisle rate of mortality, is 31 years. The value of an annuity certain of \$1.00 per year, at six per cent for 31 years, is \$13.93, and the value of a life annuity for a person 35 years old is \$12.57. (See page 13, 6 per cent column, opposite age 35.)

Concerning a wife's contingent right of dower.—As no act nor contract of the husband, nor of his creditors, can defeat his wife of her right of dower, should she survive him, and as he may lose *his* rights to such property by assigning it in trust for the benefit of his creditors, by having it sold on execution, by his bankruptcy, or in other ways, and as his wife may be willing or desire to sell her contingent rights of dower in such property, the *present* value of such contingent right may also be ascertained from annuity tables.

It is sometimes incorrectly supposed that such present

value could be found by subtracting the husband's expectation of life from the wife's expectation of life, and finding the value of dower for the difference in her favor. But this would evidently be erroneous, since the contingent right of dower of a wife older than her husband would, in that case, have no value at all. But it has a value, for a wife even many years older than her husband may survive him, and be entitled to dower in his real estate. Therefore, in making tables which shall show the present value of a wife's contingent right of dower, her chances of surviving her husband, even though she be many years older than he, and also the chances of her dying first, even though she be many years younger than he, must be taken into account.

In the case of *Jackson v. Edwards*, 7 Paige's Chancery Reports (N. Y.), 386, 408, the rule for finding the present value of such contingent right of dower from annuity tables is stated as follows by Chancellor Walworth, whose great learning and eminent ability as a jurist have given great and universally recognized weight to his opinions:

“The annuity tables have furnished the court with the means of ascertaining the probable value of the wife's contingent right of dower during the life of her husband. These tables show the value of annuities which depend not only upon the continuance of single lives of different ages, but upon the continuance of two or more joint lives. The proper rule for computing the present value of the wife's contingent right of dower, during the life of her husband, is to ascertain the present value of an annuity for her life equal to the interest in the third of the proceeds of the estate to which her contingent right of dower attaches, and then to deduct from the present value of the annuity for her life, the value of a similar annuity depending upon the joint lives of herself and her husband; and the difference between those two sums will be the present value of her contingent right of dower.”

As to husband's contingent right by curtesy.—The husband's estate by curtesy being likewise indefeasible by any act or

contract of his wife, in case he survives her, the present value of such right by the curtesy may be ascertained as directed by the rule given therefor on page 20. That rule is based upon Chancellor Walworth's rule, given on page 7, and also upon the one for finding the value of an annuity on one life after the extinction of another life, given in "Jones on Annuities and Reversionary Payments," page 139, which is as follows:

"From the value of the annuity on the life in expectation subtract the value of the annuity on the two joint lives."

As to the unit of value in the tables.—The tables in this book are applicable to any unit of value whatever, whether it be dollars, pounds, francs, marks, or any other unit, if the same unit is used throughout the entire computation, in measuring the values of the property affected. That is, if the real estate is valued in dollars, the present values obtained by the tables will be dollars: if valued in pounds, the present values will be pounds, etc.

T A B L E S

FOR ASCERTAINING

VALUE OF VESTED DOWER AND CURTESY, ETC.

ANNUITY TABLE—Showing the value of an annuity on a single life, payable at the expiration of each year, according to the Carlisle Table of Mortality; and by means of which the present value of vested life estates can be ascertained. As to the unit of value, see page 7. As to vested dower and curtesy, see pp. 4 and 6.

Rule for finding the present value of a widow's vested dower estate.—Compute the interest for one year, at the adopted rate per cent, upon one-third the value of the entire property subject to dower, and multiply the amount thus obtained by the amount set opposite the person's age, in the adopted per cent column of the tables.

For instance: Suppose a widow aged sixty years is entitled to dower in real estate that sells for \$3,000.00. The interest on one-third of this sum, for one year, at

Age	3 per cent	3½ per cent	4 per cent	4½ per cent	5 per cent
10	23.512	21.39473	19.58339	18.02272	16.6689
11	23.327	21.24340	19.45857	17.91867	16.5813
12	23.143	21.09342	19.33493	17.81571	16.4946
13	22.957	20.94140	19.20937	17.71097	16.4064
14	22.769	20.78725	19.08182	17.60437	16.3165
15	22.582	20.63433	18.95534	17.49877	16.2275
16	22.404	20.48956	18.83636	17.40012	16.1450
17	22.232	20.34992	18.72111	17.30593	16.0667
18	22.058	20.20881	18.60656	17.21061	15.9875
19	21.879	20.06277	18.48649	17.11118	15.9046
20	21.694	19.91158	18.36170	17.00744	15.8177
21	21.504	19.75503	18.23196	16.89916	15.7267
22	21.304	19.58946	18.09386	16.78313	15.6285
23	21.098	19.41790	17.95016	16.66190	15.5256
24	20.885	19.24009	17.80058	16.53519	15.4175
25	20.665	19.05575	17.64486	16.40273	15.3040
26	20.442	18.86802	17.48586	16.26715	15.1876
27	20.212	18.67335	17.32023	16.12535	15.0653
28	19.981	18.47823	17.15412	15.98291	14.9424
29	19.761	18.29279	16.99683	15.84870	14.8272

six per cent, is \$60.00. Opposite the person's age, in the six per cent column, is 8.30426. Multiply \$60.00 by 8.30426, and the result is \$498.26—the present value of the dower.

Rule for finding the present value of a widower's vested estate by curtesy.—Compute the interest for one year, at the adopted rate per cent, on the value of the entire property subject to curtesy, and multiply the amount thus obtained by the amount set opposite the person's age, in the adopted per cent column of the tables.

For instance: Suppose a widower aged sixty years is entitled to curtesy in an estate worth also \$3,000.00. The interest on all of this sum, for one year, is \$180.00. Opposite the person's age, in the six per cent column, is 8.30426. Multiply \$180.00 by 8.30426, and the result is \$1,494.77—the present value of the curtesy.

Age	6 per cent	7 per cent	8 per cent	9 per cent	10 per cent
10	14.4486	12.717	11.334	10.214	9.286
11	14.3845	12.669	11.296	10.183	9.261
12	14.3215	12.621	11.259	10.153	9.238
13	14.2570	12.572	11.221	10.123	9.213
14	14.1912	12.522	11.182	10.091	9.187
15	14.1262	12.473	11.144	10.061	9.161
16	14.0671	12.429	11.111	10.034	9.140
17	14.0118	12.389	11.081	10.011	9.122
18	13.9559	12.348	11.051	9.988	9.104
19	13.8970	12.305	11.019	9.963	9.085
20	13.8348	12.259	10.985	9.937	9.064
21	13.7692	12.210	10.948	9.909	9.041
22	13.6974	12.156	10.906	9.876	9.015
23	13.6215	12.098	10.861	9.841	8.987
24	13.5413	12.037	10.813	9.802	8.955
25	13.4563	11.972	10.762	9.761	8.921
26	13.3688	11.904	10.709	9.718	8.886
27	13.2761	11.832	10.652	9.671	8.847
28	13.1828	11.759	10.594	9.624	8.808
29	13.0964	11.693	10.542	9.582	8.773

Age	3 per cent	3½ per cent	4 per cent	4½ per cent	5 per cent
30	19.556	18.12096	16.85215	15.72628	14.7231
31	19.348	17.94660	16.70511	15.60169	14.6171
32	19.134	17.76626	16.55246	15.47187	14.5062
33	18.910	17.57627	16.39072	15.33357	14.3874
34	18.675	17.37613	16.21943	15.18627	14.2601
35	18.433	17.16877	16.04123	15.03243	14.1267
36	18.183	16.95384	15.85577	14.87169	13.9868
37	17.928	16.73436	15.66586	14.70666	13.8427
38	17.669	16.51013	15.47129	14.53712	13.6944
39	17.405	16.28096	15.27184	14.36284	13.5415
40	17.143	16.05334	15.07363	14.18957	13.3894
41	16.890	15.83413	14.88314	14.02348	13.2441
42	16.640	15.61723	14.69466	13.85923	13.1006
43	16.389	15.39954	14.50529	13.69409	12.9562
44	16.130	15.17437	14.30874	13.52208	12.8053
45	15.863	14.94138	14.10460	13.34281	12.6475
46	15.585	14.69677	13.88928	13.15283	12.4795
47	15.294	14.43992	13.66208	12.95141	12.3006
48	14.986	14.16680	13.41914	12.73480	12.1070
49	14.654	13.86985	13.15312	12.49593	11.8920
50	14.303	13.55445	12.86902	12.23941	11.6598
51	13.932	13.21966	12.56581	11.96414	11.4093
52	13.558	12.88072	12.25793	11.68380	11.1535
53	13.180	12.53734	11.94503	11.39804	10.8920
54	12.798	12.18913	11.62673	11.10645	10.6243
55	12.408	11.83257	11.29961	10.80571	10.3472
56	12.014	11.47021	10.96607	10.49804	10.0628
57	11.614	11.10160	10.62559	10.18293	9.77061
58	11.218	10.73539	10.28647	9.86828	9.47810
59	10.841	10.38676	9.96331	9.56817	9.19889
60	10.491	10.06309	9.66333	9.28966	8.93987
61	10.180	9.77619	9.39809	9.04406	8.71212
62	9.875	9.49388	9.13676	8.80180	8.48722
63	9.567	9.20803	8.87150	8.55533	8.25790
64	9.246	8.90934	8.59330	8.29589	8.01565
65	8.917	8.60309	8.30719	8.02826	7.76502
66	8.578	8.28572	8.00966	7.74900	7.50262
67	8.228	7.95638	7.69980	7.45715	7.22743
68	7.869	7.61735	7.37976	7.15469	6.94131
69	7.499	7.26802	7.04881	6.84087	6.64341

Age	6 per cent	7 per cent	8 per cent	9 per cent	10 per cent
30	13.0200	11.636	10.498	9.548	8.747
31	12.9420	11.578	10.454	9.514	8.719
32	12.8600	11.516	10.407	9.476	8.690
33	12.7711	11.448	10.355	9.435	8.657
34	12.6748	11.374	10.297	9.389	8.619
35	12.5731	11.295	10.235	9.339	8.578
36	12.4656	11.211	10.168	9.285	8.534
37	12.3545	11.124	10.098	9.228	8.488
38	12.2394	11.033	10.026	9.169	8.439
39	12.1203	10.939	9.950	9.107	8.388
40	12.0019	10.845	9.875	9.046	8.337
41	11.8897	10.757	9.805	8.991	8.292
42	11.7791	10.671	9.737	8.937	8.249
43	11.6679	10.585	9.669	8.883	8.206
44	11.5510	10.494	9.597	8.826	8.160
45	11.4280	10.397	9.520	8.764	8.111
46	11.2957	10.292	9.436	8.697	8.056
47	11.1536	10.178	9.344	8.622	7.995
48	10.9980	10.052	9.241	8.537	7.925
49	10.8226	9.908	9.121	8.437	7.840
50	10.6311	9.749	8.987	8.324	7.744
51	10.4223	9.573	8.838	8.197	7.634
52	10.2078	9.392	8.684	8.064	7.519
53	9.98726	9.205	8.523	7.926	7.399
54	9.76025	9.011	8.356	7.781	7.272
55	9.52367	8.807	8.179	7.627	7.137
56	9.27933	8.595	7.995	7.465	6.994
57	9.02659	8.375	7.802	7.294	6.843
58	8.77240	8.153	7.606	7.120	6.687
59	8.52942	7.940	7.418	6.954	6.539
60	8.30426	7.743	7.245	6.800	6.402
61	8.10751	7.572	7.095	6.669	6.285
62	7.91291	7.403	6.947	6.539	6.171
63	7.71365	7.229	6.795	6.404	6.052
64	7.50165	7.042	6.630	6.258	5.922
65	7.28110	6.847	6.457	6.104	5.784
66	7.04866	6.641	6.272	5.938	5.635
67	6.80323	6.421	6.075	5.760	5.474
68	6.54640	6.189	5.866	5.570	5.301
69	6.27721	5.945	5.643	5.368	5.115

Age	3 per cent	3½ per cent	4 per cent	4½ per cent	5 per cent
70	7.123	6.91089	6.70936	6.51790	6.33583
71	6.737	6.54230	6.35773	6.18213	6.01491
72	6.373	6.19468	6.02548	5.86428	5.71057
73	6.044	5.88024	5.72465	5.57620	5.43447
74	5.752	5.60175	5.45812	5.32090	5.18972
75	5.512	5.37241	5.23901	5.11140	4.98924
76	5.277	5.14769	5.02399	4.90552	4.79197
77	5.059	4.93944	4.82473	4.71472	4.60914
78	4.838	4.72765	4.62166	4.51989	4.42210
79	4.592	4.49061	4.39345	4.30004	4.21019
80	4.365	4.27204	4.18289	4.09708	4.01445
81	4.119	4.03434	3.95309	3.87482	3.79936
82	3.898	3.82060	3.74634	3.67472	3.60561
83	3.672	3.60173	3.53409	3.46879	3.40573
84	3.454	3.39020	3.32856	3.26900	3.21145
85	3.229	3.17120	3.11515	3.06096	3.00854
86	3.033	2.97977	2.92831	2.87853	2.83036
87	2.873	2.82383	2.77593	2.72959	2.68472
88	2.776	2.72891	2.68337	2.63929	2.59660
89	2.665	2.62025	2.57704	2.53519	2.49465
90	2.499	2.45680	2.41621	2.37689	2.33879
91	2.481	2.43882	2.39835	2.35912	2.32108
92	2.577	2.53384	2.49199	2.45139	2.41199
93	2.687	2.64240	2.59955	2.55792	2.51749
94	2.736	2.69209	2.64976	2.60859	2.56854
95	2.757	2.71509	2.67433	2.63463	2.59595
96	2.704	2.66537	2.62779	2.59112	2.55532
97	2.559	2.52495	2.49204	2.45986	2.42839
98	2.388	2.35999	2.33222	2.30500	2.27833
99	2.131	2.10875	2.08700	2.06565	2.04468
100	1.683	1.66757	1.65282	1.63829	1.62400
101	1.228	1.21906	1.21005	1.20117	1.19240
102	0.771	0.76641	0.76183	0.75731	0.75283
103	0.324	0.32206	0.32051	0.31898	0.31746

Age	6 per cent	7 per cent	8 per cent	9 per cent	10 per cent
70	5.99748	5.690	5.410	5.153	4.918
71	5.70353	5.420	5.160	4.923	4.704
72	5.42378	5.162	4.922	4.701	4.498
73	5.16953	4.927	4.704	4.499	4.309
74	4.94403	4.719	4.511	4.319	4.142
75	4.76004	4.549	4.355	4.175	4.008
76	4.57852	4.382	4.200	4.031	3.874
77	4.41033	4.227	4.056	3.898	3.751
78	4.23765	4.067	3.908	3.760	3.623
79	4.04041	3.883	3.736	3.599	3.471
80	3.85807	3.713	3.577	3.450	3.331
81	3.65632	3.523	3.398	3.282	3.172
82	3.47444	3.352	3.237	3.130	3.029
83	3.28588	3.174	3.069	2.970	2.877
84	3.10195	2.999	2.903	2.813	2.728
85	2.90873	2.815	2.727	2.644	2.567
86	2.73855	2.652	2.571	2.495	2.423
87	2.59916	2.519	2.443	2.372	2.304
88	2.51514	2.439	2.366	2.299	2.234
89	2.41725	2.344	2.276	2.211	2.150
90	2.26601	2.198	2.133	2.072	2.015
91	2.24838	2.180	2.115	2.054	1.997
92	2.33660	2.266	2.198	2.135	2.075
93	2.43999	2.367	2.297	2.232	2.170
94	2.49163	2.419	2.350	2.284	2.221
95	2.52151	2.451	2.383	2.319	2.258
96	2.48626	2.420	2.358	2.298	2.239
97	2.36750	2.309	2.253	2.199	2.150
98	2.22656	2.177	2.129	2.083	2.039
99	2.00383	1.964	1.926	1.889	1.856
100	1.59608	1.569	1.543	1.517	1.493
101	1.17523	1.159	1.142	1.127	1.112
102	0.74404	0.735	0.727	0.719	0.713
103	0.31447	0.312	0.309	0.305	0.304

T A B L E S

FOR ASCERTAINING

VALUE OF CONTINGENT DOWER AND CURTESY, ETC,

3 PER CENT.

TABLES for ascertaining the present probable value of a wife's contingent right of dower, and of a husband's contingent right of curtesy. Computed from annuity tables showing the value of an annuity during a single life, and of an annuity during the joint continuance of two lives, according to the Carlisle Table of Mortality. See pages 5-7.

Directions as to use of tables, etc.—The words “owner's age” found above each table on pages 21 to 173, means the age of the owner of the estate out of which the contingent life estate must be paid, and the words “other age,” above the marginal columns, means the age of the person who is the expectant owner of the contingent life estate. Therefore, if the value of contingent dower is sought, “owner's age” means the husband's age, and “other age” means the wife's age; but if the value of contingent curtesy is sought, then “owner's age” means the wife's age, and “other age” means the husband's age; and similarly in other cases. The “present value” means the present value of one dollar of income per year from the contingent estate.

Rule for finding the present value of a wife's contingent right of dower during the life of her husband.—Find the interest for one year, at the adopted rate per cent, on one-third of the value of the real estate subject to contingent dower. In the table of the husband's age¹ and of the adopted rate per cent, find the number opposite the wife's age, in the “present value” column, and multiply this interest by the number so found. The product will be the present value of the wife's contingent dower.

¹ As to what is meant by husband's age, wife's age, etc., see “*Directions as to use of tables, etc.*,” above, and the example below the rule.

For example: Suppose a husband, aged fifty years, and whose wife is thirty-eight years old, has real estate worth \$15,000.00, subject to contingent dower, and that the adopted rate is six per cent. One-third of \$15,000.00 is \$5,000.00, and the interest on that sum for one year at six per cent, is \$300.00. In the 6 per cent table of the husband's age, marked "owner's age, 50 years—rate 6 per cent," and found on page 157, the number opposite 38, the wife's age, in the "present value" column, is 2.957. Multiplying this \$300.00 by 2,957, the result is \$887.10, which is the present value of such wife's contingent right of dower.

Rule for finding the present value of a husband's contingent right of curtesy.—Find the interest for one year, at the adopted rate per cent, on the entire value of the real estate subject to contingent curtesy. In the table of the wife's age,¹ and of the adopted rate per cent, find the number opposite the husband's age, in the "present value" column, and multiply this interest by the number so found. The product will be the present value of the husband's contingent curtesy.

For example: Suppose a wife, aged thirty-seven years, and whose husband is 45 years old, has real estate worth \$15,000.00, subject to contingent curtesy, and that the adopted rate is six per cent. The interest on \$15,000.00 for one year, at six per cent, is \$900.00. In the six per cent table of the wife's age, marked "owner's age, 37 years—rate 6 per cent," found on page 151, the number opposite 45, the husband's age, in the "present value" column, is 1.565. Multiplying this \$900.00 by 1,565, the result is \$1,408.50, which is the present value of such husband's contingent right of curtesy.

¹ See note on page 19.

OWNER'S AGE, 15 YEARS.—RATE 3 PER CENT.

(For explanation and rule, see pp. 19, 20.)

<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>
15	3.674	34	2.209	53	.992	72	.254
16	3.592	35	2.138	54	.935	73	.233
17	3.512	36	2.068	55	.880	74	.213
18	3.432	37	1.998	56	.827	75	.197
19	3.352	38	1.930	57	.776	76	.183
20	3.271	39	1.862	58	.727	77	.169
21	3.192	40	1.795	59	.681	78	.155
22	3.112	41	1.731	60	.639	79	.142
23	3.032	42	1.668	61	.600	80	.130
24	2.952	43	1.605	62	.564	81	.118
25	2.871	44	1.543	63	.529	82	.108
26	2.794	45	1.482	64	.494	83	.098
27	2.716	46	1.419	65	.459	84	.089
28	2.638	47	1.359	66	.426	85	.080
29	2.564	48	1.296	67	.394	86	.074
30	2.493	49	1.234	68	.363	87	.068
31	2.421	50	1.172	69	.333	88	.065
32	2.350	51	1.110	70	.305	89	.062
33	2.280	52	1.050	71	.278	90	.058

OWNER'S AGE, 16 YEARS.—RATE 3 PER CENT.

(For explanation and rule, see pp. 19, 20.)

<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>
15	3.770	34	2.264	53	1.017	72	.261
16	3.685	35	2.192	54	.959	73	.239
17	3.603	36	2.120	55	.902	74	.219
18	3.521	37	2.048	56	.848	75	.203
19	3.439	38	1.978	57	.795	76	.187
20	3.356	39	1.908	58	.745	77	.173
21	3.274	40	1.840	59	.698	78	.159
22	3.192	41	1.774	60	.655	79	.146
23	3.110	42	1.709	61	.615	80	.134
24	3.028	43	1.645	62	.578	81	.121
25	2.946	44	1.581	63	.542	82	.111
26	2.864	45	1.517	64	.506	83	.101
27	2.785	46	1.456	65	.470	84	.091
28	2.706	47	1.392	66	.436	85	.083
29	2.629	48	1.328	67	.404	86	.076
30	2.556	49	1.265	68	.373	87	.070
31	2.483	50	1.201	69	.341	88	.067
32	2.410	51	1.138	70	.312	89	.064
33	2.337	52	1.077	71	.285	90	.060

OWNER'S AGE, 17 YEARS.—RATE 3 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	3.862	34	2.315	53	1.038	72	.265
16	3.775	35	2.241	54	.978	73	.242
17	3.690	36	2.167	55	.920	74	.222
18	3.606	37	2.094	56	.865	75	.206
19	3.522	38	2.022	57	.811	76	.190
20	3.437	39	1.950	58	.760	77	.175
21	3.354	40	1.880	59	.712	78	.162
22	3.268	41	1.813	60	.668	79	.148
23	3.185	42	1.746	61	.627	80	.136
24	3.100	43	1.681	62	.588	81	.123
25	3.016	44	1.615	63	.552	82	.112
26	2.933	45	1.550	64	.515	83	.102
27	2.849	46	1.486	65	.479	84	.093
28	2.769	47	1.421	66	.444	85	.084
29	2.690	48	1.356	67	.411	86	.077
30	2.615	49	1.291	68	.379	87	.071
31	2.539	50	1.226	69	.347	88	.068
32	2.465	51	1.161	70	.317	89	.065
33	2.390	52	1.099	71	.290	90	.061

OWNER'S AGE, 18 YEARS.—RATE 3 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	3.956	34	2.367	53	1.058	72	.268
16	3.867	35	2.291	54	.997	73	.245
17	3.780	36	2.215	55	.938	74	.225
18	3.693	37	2.140	56	.882	75	.208
19	3.607	38	2.066	57	.827	76	.192
20	3.520	39	1.993	58	.774	77	.177
21	3.435	40	1.921	59	.725	78	.163
22	3.347	41	1.852	60	.680	79	.149
23	3.260	42	1.784	61	.638	80	.137
24	3.174	43	1.716	62	.599	81	.124
25	3.088	44	1.649	63	.561	82	.114
26	3.002	45	1.583	64	.524	83	.103
27	2.918	46	1.517	65	.487	84	.094
28	2.832	47	1.451	66	.451	85	.085
29	2.753	48	1.384	67	.417	86	.078
30	2.675	49	1.318	68	.385	87	.072
31	2.598	50	1.251	69	.352	88	.069
32	2.521	51	1.185	70	.322	89	.065
33	2.444	52	1.121	71	.294	90	.061

OWNER'S AGE, 19 YEARS.—RATE 3 PER CENT.

(For explanation and rule, see pp. 19, 20.)

<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>
15	4.055	34	2.423	53	1.081	72	.272
16	3.964	35	2.345	54	1.013	73	.249
17	3.875	36	2.267	55	.958	74	.228
18	3.786	37	2.189	56	.900	75	.211
19	3.697	38	2.113	57	.844	76	.195
20	3.608	39	2.038	58	.790	77	.180
21	3.520	40	1.965	59	.740	78	.165
22	3.430	41	1.893	60	.693	79	.151
23	3.342	42	1.824	61	.651	80	.138
24	3.252	43	1.755	62	.611	81	.126
25	3.164	44	1.686	63	.572	82	.115
26	3.076	45	1.618	64	.534	83	.104
27	2.989	46	1.550	65	.495	84	.094
28	2.902	47	1.483	66	.459	85	.086
29	2.819	48	1.415	67	.424	86	.079
30	2.739	49	1.347	68	.391	87	.073
31	2.660	50	1.279	69	.358	88	.069
32	2.581	51	1.210	70	.327	89	.066
33	2.502	52	1.145	71	.299	90	.062

OWNER'S AGE, 20 YEARS.—RATE 3 PER CENT.

(For explanation and rule, see pp. 19, 20.)

<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>
15	4.159	34	2.483	53	1.105	72	.277
16	4.066	35	2.402	54	1.042	73	.253
17	3.975	36	2.322	55	.979	74	.232
18	3.884	37	2.243	56	.920	75	.214
19	3.793	38	2.164	57	.863	76	.198
20	3.701	39	2.087	58	.808	77	.182
21	3.611	40	2.012	59	.756	78	.168
22	3.519	41	1.939	60	.709	79	.153
23	3.428	42	1.867	61	.665	80	.140
24	3.336	43	1.797	62	.624	81	.127
25	3.244	44	1.726	63	.584	82	.116
26	3.155	45	1.656	64	.545	83	.105
27	3.065	46	1.587	65	.506	84	.095
28	2.976	47	1.517	66	.468	85	.086
29	2.890	48	1.448	67	.433	86	.079
30	2.808	49	1.378	68	.399	87	.073
31	2.727	50	1.308	69	.364	88	.070
32	2.645	51	1.238	70	.333	89	.066
33	2.564	52	1.171	71	.304	90	.062

OWNER'S AGE, 21 YEARS.—RATE 3 PER CENT.
(For explanation and rule, see pp. 19, 20.)

<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>
15	4.270	34	2.547	53	1.132	72	.283
16	4.174	35	2.464	54	1.067	73	.258
17	4.082	36	2.382	55	1.003	74	.236
18	3.989	37	2.300	56	.942	75	.218
19	3.895	38	2.219	57	.883	76	.201
20	3.801	39	2.140	58	.827	77	.185
21	3.707	40	2.063	59	.774	78	.170
22	3.613	41	1.987	60	.726	79	.156
23	3.519	42	1.914	61	.681	80	.142
24	3.425	43	1.841	62	.639	81	.129
25	3.331	44	1.769	63	.598	82	.117
26	3.238	45	1.697	64	.557	83	.106
27	3.146	46	1.626	65	.517	84	.096
28	3.055	47	1.555	66	.479	85	.087
29	2.967	48	1.483	67	.442	86	.080
30	2.882	49	1.412	68	.407	87	.074
31	2.798	50	1.340	69	.372	88	.071
32	2.714	51	1.269	70	.340	89	.067
33	2.631	52	1.200	71	.310	90	.063

OWNER'S AGE, 22 YEARS.—RATE 3 PER CENT.
(For explanation and rule, see pp. 19, 20.)

<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>
15	4.390	34	2.619	53	1.164	72	.290
16	4.292	35	2.533	54	1.097	73	.265
17	4.196	36	2.448	55	1.032	74	.242
18	4.101	37	2.364	56	.969	75	.224
19	4.005	38	2.281	57	.908	76	.206
20	3.909	39	2.200	58	.851	77	.190
21	3.813	40	2.120	59	.796	78	.174
22	3.716	41	2.042	60	.746	79	.159
23	3.620	42	1.967	61	.700	80	.146
24	3.523	43	1.892	62	.657	81	.132
25	3.426	44	1.818	63	.615	82	.120
26	3.331	45	1.744	64	.573	83	.109
27	3.235	46	1.671	65	.532	84	.099
28	3.142	47	1.598	66	.492	85	.089
29	3.051	48	1.525	67	.455	86	.082
30	2.964	49	1.451	68	.418	87	.076
31	2.877	50	1.378	69	.383	88	.072
32	2.790	51	1.304	70	.349	89	.069
33	2.705	52	1.233	71	.319	90	.064

OWNER'S AGE, 23 YEARS.—RATE, 3 PER CENT.

(For explanation and rule, see pp. 19, 20.)

<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>
15	4.516	34	2.696	53	1.199	72	.299
16	4.416	35	2.608	54	1.130	73	.273
17	4.319	36	2.520	55	1.062	74	.250
18	4.220	37	2.433	56	.998	75	.231
19	4.123	38	2.347	57	.936	76	.213
20	4.024	39	2.264	58	.876	77	.196
21	3.925	40	2.182	59	.821	78	.180
22	3.826	41	2.102	60	.769	79	.164
23	3.726	42	2.024	61	.722	80	.150
24	3.627	43	1.947	62	.677	81	.136
25	3.527	44	1.871	63	.634	82	.123
26	3.429	45	1.795	64	.591	83	.112
27	3.331	46	1.720	65	.548	84	.101
28	3.234	47	1.645	66	.508	85	.092
29	3.141	48	1.569	67	.469	86	.084
30	3.051	49	1.494	68	.431	87	.078
31	2.962	50	1.418	69	.394	88	.074
32	2.873	51	1.343	70	.360	89	.070
33	2.784	52	1.270	71	.328	90	.066

OWNER'S AGE, 24 YEARS.—RATE, 3 PER CENT.

(For explanation and rule, see pp. 19, 20.)

<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>
15	4.649	34	2.778	53	1.237	72	.310
16	4.547	35	2.688	54	1.166	73	.283
17	4.447	36	2.597	55	1.096	74	.259
18	4.347	37	2.508	56	1.030	75	.239
19	4.246	38	2.420	57	.966	76	.220
20	4.145	39	2.332	58	.905	77	.203
21	4.044	40	2.248	59	.847	78	.186
22	3.942	41	2.166	60	.794	79	.170
23	3.840	42	2.086	61	.746	80	.155
24	3.737	43	2.007	62	.700	81	.140
25	3.635	44	1.928	63	.655	82	.128
26	3.534	45	1.850	64	.611	83	.116
27	3.433	46	1.773	65	.567	84	.105
28	3.334	47	1.695	66	.525	85	.095
29	3.237	48	1.618	67	.485	86	.087
30	3.145	49	1.540	68	.446	87	.080
31	3.053	50	1.462	69	.408	88	.076
32	2.962	51	1.385	70	.373	89	.073
33	2.870	52	1.310	71	.340	90	.068

OWNER'S AGE, 25 YEARS.—RATE, 3 PER CENT.

(For explanation and rule, see pp. 19, 20.)

<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>
15	4.788	34	2.867	53	1.278	72	.322
16	4.685	35	2.773	54	1.205	73	.294
17	4.583	36	2.680	55	1.134	74	.269
18	4.481	37	2.588	56	1.066	75	.249
19	4.378	38	2.497	57	.999	76	.229
20	4.273	39	2.407	58	.937	77	.211
21	4.170	40	2.319	59	.877	78	.194
22	4.065	41	2.235	60	.822	79	.177
23	3.960	42	2.153	61	.773	80	.162
24	3.855	43	2.071	62	.725	81	.146
25	3.749	44	1.990	63	.679	82	.133
26	3.646	45	1.909	64	.634	83	.121
27	3.542	46	1.830	65	.588	84	.109
28	3.439	47	1.750	66	.545	85	.099
29	3.340	48	1.670	67	.504	86	.090
30	3.245	49	1.590	68	.464	87	.084
31	3.150	50	1.510	69	.424	88	.080
32	3.056	51	1.430	70	.387	89	.076
33	2.962	52	1.353	71	.353	90	.071

OWNER'S AGE, 26 YEARS.—RATE, 3 PER CENT.

(For explanation and rule, see pp. 19, 20.)

<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>
15	4.934	34	2.959	53	1.321	72	.335
16	4.826	35	2.863	54	1.246	73	.306
17	4.723	36	2.766	55	1.173	74	.281
18	4.618	37	2.671	56	1.103	75	.259
19	4.513	38	2.577	57	1.034	76	.239
20	4.407	39	2.485	58	.969	77	.220
21	4.300	40	2.395	59	.908	78	.202
22	4.193	41	2.306	60	.852	79	.185
23	4.085	42	2.222	61	.800	80	.169
24	3.977	43	2.138	62	.752	81	.153
25	3.869	44	2.054	63	.704	82	.139
26	3.761	45	1.971	64	.657	83	.126
27	3.655	46	1.889	65	.611	84	.115
28	3.549	47	1.807	66	.566	85	.103
29	3.447	48	1.725	67	.523	86	.095
30	3.349	49	1.642	68	.482	87	.087
31	3.251	50	1.560	69	.441	88	.083
32	3.154	51	1.478	70	.403	89	.079
33	3.057	52	1.398	71	.368	90	.074

OWNER'S AGE, 27 YEARS.—RATE, 3 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	5.086	34	3.058	53	1.368	72	.351
16	4.977	35	2.958	54	1.291	73	.321
17	4.869	36	2.859	55	1.215	74	.294
18	4.764	37	2.760	56	1.143	75	.272
19	4.656	38	2.664	57	1.073	76	.251
20	4.547	39	2.568	58	1.006	77	.231
21	4.438	40	2.475	59	.943	78	.213
22	4.327	41	2.385	60	.885	79	.195
23	4.217	42	2.296	61	.832	80	.178
24	4.106	43	2.210	62	.781	81	.161
25	3.995	44	2.123	63	.732	82	.147
26	3.885	45	2.038	64	.684	83	.133
27	3.775	46	1.953	65	.636	84	.121
28	3.666	47	1.869	66	.590	85	.110
29	3.561	48	1.784	67	.545	86	.100
30	3.460	49	1.699	68	.503	87	.093
31	3.359	50	1.614	69	.460	88	.088
32	3.259	51	1.530	70	.421	89	.084
33	3.159	52	1.448	71	.384	90	.079

OWNER'S AGE, 28 YEARS.—RATE, 3 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	5.239	34	3.158	53	1.415	72	.366
16	5.129	35	3.055	54	1.335	73	.335
17	5.020	36	2.953	55	1.257	74	.307
18	4.909	37	2.851	56	1.183	75	.285
19	4.800	38	2.751	57	1.110	76	.263
20	4.689	39	2.653	58	1.042	77	.243
21	4.578	40	2.556	59	.977	78	.223
22	4.465	41	2.463	60	.917	79	.205
23	4.351	42	2.372	61	.862	80	.187
24	4.238	43	2.282	62	.811	81	.170
25	4.123	44	2.193	63	.760	82	.155
26	4.010	45	2.105	64	.710	83	.141
27	3.897	46	2.018	65	.661	84	.128
28	3.785	47	1.931	66	.613	85	.116
29	3.677	48	1.843	67	.568	86	.107
30	3.572	49	1.756	68	.524	87	.098
31	3.469	50	1.668	69	.480	88	.094
32	3.365	51	1.581	70	.439	89	.089
33	3.262	52	1.497	71	.401	90	.083

OWNER'S AGE, 29 YEARS.—RATE, 3 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	5.385	34	3.251	53	1.455	72	.378
16	5.272	35	3.145	54	1.373	73	.346
17	5.161	36	3.039	55	1.293	74	.318
18	5.050	37	2.935	56	1.217	75	.294
19	4.937	38	2.832	57	1.142	76	.272
20	4.823	39	2.730	58	1.072	77	.251
21	4.710	40	2.631	59	1.005	78	.231
22	4.594	41	2.534	60	.944	79	.212
23	4.478	42	2.441	61	.888	80	.194
24	4.361	43	2.348	62	.834	81	.176
25	4.244	44	2.255	63	.783	82	.161
26	4.128	45	2.165	64	.731	83	.146
27	4.012	46	2.075	65	.681	84	.133
28	3.897	47	1.985	66	.632	85	.121
29	3.785	48	1.895	67	.585	86	.111
30	3.678	49	1.805	68	.541	87	.103
31	3.571	50	1.715	69	.495	88	.098
32	3.465	51	1.626	70	.453	89	.093
33	3.358	52	1.539	71	.414	90	.087

OWNER'S AGE, 30 YEARS.—RATE, 3 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	5.519	34	3.333	53	1.484	72	.384
16	5.404	35	3.224	54	1.401	73	.352
17	5.291	36	3.115	55	1.319	74	.323
18	5.177	37	3.007	56	1.241	75	.299
19	5.062	38	2.901	57	1.165	76	.276
20	4.946	39	2.797	58	1.092	77	.255
21	4.830	40	2.694	59	1.025	78	.235
22	4.712	41	2.595	60	.962	79	.215
23	4.593	42	2.498	61	.904	80	.197
24	4.474	43	2.403	62	.850	81	.179
25	4.354	44	2.308	63	.797	82	.163
26	4.235	45	2.213	64	.745	83	.148
27	4.116	46	2.122	65	.693	84	.135
28	3.997	47	2.029	66	.642	85	.122
29	3.883	48	1.937	67	.596	86	.112
30	3.772	49	1.844	68	.549	87	.104
31	3.663	50	1.752	69	.504	88	.099
32	3.553	51	1.660	70	.461	89	.094
33	3.444	52	1.571	71	.421	90	.088

OWNER'S AGE, 31 YEARS.—RATE, 3 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	5.655	34	3.419	53	1.515	72	.390
16	5.539	35	3.306	54	1.429	73	.357
17	5.423	36	3.194	55	1.345	74	.328
18	5.308	37	3.083	56	1.265	75	.303
19	5.191	38	2.973	57	1.187	76	.280
20	5.073	39	2.865	58	1.113	77	.258
21	4.954	40	2.760	59	1.044	78	.238
22	4.833	41	2.658	60	.980	79	.218
23	4.712	42	2.558	61	.921	80	.199
24	4.590	43	2.460	62	.866	81	.181
25	4.467	44	2.362	63	.812	82	.165
26	4.345	45	2.265	64	.758	83	.150
27	4.223	46	2.169	65	.705	84	.136
28	4.102	47	2.075	66	.654	85	.123
29	3.984	48	1.979	67	.606	86	.113
30	3.871	49	1.884	68	.558	87	.105
31	3.757	50	1.789	69	.512	88	.100
32	3.645	51	1.695	70	.468	89	.095
33	3.532	52	1.603	71	.428	90	.089

OWNER'S AGE, 32 YEARS.—RATE, 3 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	5.798	34	3.510	53	1.548	72	.397
16	5.680	35	3.394	54	1.460	73	.363
17	5.563	36	3.278	55	1.374	74	.333
18	5.445	37	3.164	56	1.292	75	.308
19	5.326	38	3.051	57	1.212	76	.284
20	5.205	39	2.940	58	1.136	77	.262
21	5.084	40	2.831	59	1.065	78	.241
22	4.960	41	2.726	60	.999	79	.220
23	4.837	42	2.623	61	.939	80	.201
24	4.713	43	2.521	62	.882	81	.183
25	4.587	44	2.421	63	.827	82	.167
26	4.462	45	2.321	64	.773	83	.151
27	4.337	46	2.222	65	.719	84	.137
28	4.212	47	2.123	66	.667	85	.125
29	4.092	48	2.026	67	.616	86	.114
30	3.975	49	1.928	68	.568	87	.106
31	3.859	50	1.830	69	.521	88	.101
32	3.742	51	1.733	70	.477	89	.096
33	3.627	52	1.639	71	.435	90	.090

OWNER'S AGE, 33 YEARS.—RATE, 3 PER CENT.
(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	5.952	34	3.611	53	1.586	72	.405
16	5.831	35	3.491	54	1.496	73	.371
17	5.712	36	3.372	55	1.407	74	.340
18	5.592	37	3.254	56	1.323	75	.314
19	5.471	38	3.138	57	1.241	76	.290
20	5.348	39	3.023	58	1.163	77	.267
21	5.225	40	2.910	59	1.090	78	.246
22	5.099	41	2.802	60	1.023	79	.225
23	4.972	42	2.695	61	.961	80	.205
24	4.845	43	2.591	62	.903	81	.186
25	4.717	44	2.487	63	.846	82	.170
26	4.589	45	2.384	64	.790	83	.154
27	4.461	46	2.282	65	.735	84	.140
28	4.333	47	2.180	66	.682	85	.127
29	4.209	48	2.078	67	.630	86	.116
30	4.090	49	1.978	68	.581	87	.108
31	3.970	50	1.877	69	.532	88	.103
32	3.851	51	1.777	70	.487	89	.097
33	3.730	52	1.680	71	.444	90	.091

OWNER'S AGE, 34 YEARS.—RATE, 3 PER CENT.
(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	6.116	34	3.721	53	1.631	72	.417
16	5.993	35	3.598	54	1.537	73	.381
17	5.872	36	3.476	55	1.446	74	.349
18	5.750	37	3.354	56	1.359	75	.323
19	5.627	38	3.234	57	1.275	76	.298
20	5.502	39	3.115	58	1.195	77	.275
21	5.376	40	2.999	59	1.120	78	.252
22	5.248	41	2.887	60	1.051	79	.231
23	5.119	42	2.777	61	.987	80	.211
24	4.988	43	2.669	62	.927	81	.191
25	4.857	44	2.561	63	.869	82	.174
26	4.726	45	2.454	64	.812	83	.158
27	4.595	46	2.349	65	.755	84	.143
28	4.464	47	2.244	66	.700	85	.130
29	4.337	48	2.140	67	.647	86	.119
30	4.214	49	2.034	68	.597	87	.110
31	4.092	50	1.931	69	.547	88	.105
32	3.969	51	1.827	70	.500	89	.100
33	3.846	52	1.728	71	.457	90	.094

OWNER'S AGE, 35 YEARS.—RATE, 3 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	6.287	34	3.840	53	1.680	72	.429
16	6.163	35	3.713	54	1.583	73	.393
17	6.040	36	3.587	55	1.489	74	.360
18	5.916	37	3.461	56	1.399	75	.333
19	5.791	38	3.337	57	1.312	76	.307
20	5.663	39	3.214	58	1.230	77	.283
21	5.535	40	3.095	59	1.153	78	.260
22	5.404	41	2.978	60	1.081	79	.238
23	5.273	42	2.865	61	1.016	80	.217
24	5.140	43	2.753	62	.954	81	.197
25	5.005	44	2.642	63	.895	82	.179
26	4.872	45	2.532	64	.835	83	.163
27	4.737	46	2.423	65	.777	84	.147
28	4.603	47	2.314	66	.721	85	.134
29	4.473	48	2.206	67	.667	86	.123
30	4.347	49	2.098	68	.615	87	.114
31	4.221	50	1.989	69	.563	88	.108
32	4.095	51	1.883	70	.515	89	.103
33	3.968	52	1.780	71	.470	90	.096

OWNER'S AGE, 36 YEARS.—RATE, 3 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	6.467	34	3.968	53	1.734	72	.444
16	6.341	35	3.837	54	1.634	73	.406
17	6.216	36	3.706	55	1.536	74	.373
18	6.090	37	3.576	56	1.444	75	.345
19	5.963	38	3.448	57	1.354	76	.318
20	5.833	39	3.322	58	1.269	77	.293
21	5.703	40	3.198	59	1.189	78	.270
22	5.569	41	3.078	60	1.115	79	.246
23	5.435	42	2.960	61	1.048	80	.225
24	5.299	43	2.845	62	.985	81	.204
25	5.162	44	2.730	63	.923	82	.186
26	5.025	45	2.615	64	.862	83	.168
27	4.888	46	2.503	65	.802	84	.153
28	4.751	47	2.391	66	.744	85	.138
29	4.617	48	2.278	67	.688	86	.127
30	4.488	49	2.166	68	.635	87	.118
31	4.359	50	2.055	69	.582	88	.112
32	4.229	51	1.943	70	.532	89	.106
33	4.099	52	1.837	71	.486	90	.100

OWNER'S AGE, 37 YEARS.—RATE, 3 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	6.652	34	4.101	53	1.790	72	.459
16	6.524	35	3.966	54	1.687	73	.420
17	6.398	36	3.831	55	1.586	74	.386
18	6.270	37	3.697	56	1.490	75	.357
19	6.140	38	3.565	57	1.398	76	.330
20	6.009	39	3.434	58	1.309	77	.304
21	5.876	40	3.306	59	1.227	78	.280
22	5.740	41	3.182	60	1.151	79	.256
23	5.603	42	3.061	61	1.082	80	.234
24	5.465	43	2.941	62	1.016	81	.212
25	5.325	44	2.822	63	.952	82	.193
26	5.185	45	2.712	64	.890	83	.175
27	5.044	46	2.587	65	.828	84	.159
28	4.904	47	2.471	66	.768	85	.144
29	4.768	48	2.355	67	.711	86	.132
30	4.635	49	2.238	68	.656	87	.122
31	4.503	50	2.123	69	.601	88	.116
32	4.370	51	2.008	70	.550	89	.111
33	4.236	52	1.897	71	.503	90	.104

OWNER'S AGE, 38 YEARS.—RATE, 3 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	6.843	34	4.240	53	1.850	72	.475
16	6.713	35	4.101	54	1.743	73	.435
17	6.585	36	3.962	55	1.639	74	.400
18	6.455	37	3.824	56	1.540	75	.370
19	6.323	38	3.688	57	1.443	76	.342
20	6.189	39	3.552	58	1.353	77	.316
21	6.054	40	3.420	59	1.267	78	.291
22	5.916	41	3.292	60	1.188	79	.266
23	5.776	42	3.166	61	1.117	80	.243
24	5.636	43	3.043	62	1.049	81	.221
25	5.493	44	2.919	63	.983	82	.201
26	5.350	45	2.797	64	.919	83	.183
27	5.207	46	2.676	65	.855	84	.165
28	5.063	47	2.556	66	.794	85	.150
29	4.924	48	2.436	67	.735	86	.138
30	4.788	49	2.315	68	.678	87	.127
31	4.652	50	2.195	69	.622	88	.121
32	4.516	51	2.076	70	.569	89	.115
33	4.379	52	1.962	71	.520	90	.108

OWNER'S AGE, 39 YEARS.—RATE, 3 PER CENT.

(For explanation and rule, see pp. 19, 20.)

<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>
15	7.039	34	4.385	53	1.915	72	.492
16	6.907	35	4.242	54	1.803	73	.452
17	6.777	36	4.100	55	1.695	74	.415
18	6.646	37	3.957	56	1.592	75	.385
19	6.512	38	3.816	57	1.492	76	.356
20	6.376	39	3.678	58	1.398	77	.329
21	6.239	40	3.540	59	1.310	78	.303
22	6.099	41	3.407	60	1.228	79	.277
23	5.957	42	3.278	61	1.154	80	.254
24	5.812	43	3.150	62	1.084	81	.231
25	5.667	44	3.023	63	1.017	82	.210
26	5.522	45	2.896	64	.950	83	.191
27	5.375	46	2.771	65	.884	84	.173
28	5.229	47	2.646	66	.821	85	.157
29	5.086	48	2.521	67	.760	86	.144
30	4.948	49	2.397	68	.701	87	.134
31	4.808	50	2.272	69	.643	88	.127
32	4.669	51	2.149	70	.589	89	.121
33	4.528	52	2.030	71	.539	90	.114

OWNER'S AGE, 40 YEARS.—RATE, 3 PER CENT.

(For explanation and rule, see pp. 19, 20.)

<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>
15	7.234	34	4.531	53	1.978	72	.508
16	7.101	35	4.385	54	1.862	73	.466
17	6.969	36	4.238	55	1.750	74	.429
18	6.836	37	4.091	56	1.643	75	.397
19	6.701	38	3.946	57	1.540	76	.368
20	6.563	39	3.802	58	1.442	77	.340
21	6.424	40	3.662	59	1.351	78	.314
22	6.281	41	3.524	60	1.267	79	.288
23	6.137	42	3.390	61	1.190	80	.263
24	5.990	43	3.257	62	1.118	81	.240
25	5.841	44	3.125	63	1.048	82	.219
26	5.694	45	2.995	64	.979	83	.199
27	5.544	46	2.865	65	.911	84	.181
28	5.394	47	2.736	66	.846	85	.164
29	5.249	48	2.606	67	.783	86	.150
30	5.107	49	2.477	68	.723	87	.139
31	4.965	50	2.349	69	.663	88	.133
32	4.822	51	2.221	70	.608	89	.126
33	4.677	52	2.097	71	.556	90	.119

OWNER'S AGE, 41 YEARS.—RATE, 3 PER CENT.
 (For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	7.423	34	4.672	53	2.035	72	.519
16	7.288	35	4.521	54	1.916	73	.476
17	7.155	36	4.371	55	1.800	74	.438
18	7.020	37	4.220	56	1.689	75	.406
19	6.882	38	4.071	57	1.582	76	.376
20	6.743	39	3.922	58	1.481	77	.348
21	6.601	40	3.777	59	1.386	78	.321
22	6.456	41	3.636	60	1.299	79	.294
23	6.310	42	3.497	61	1.220	80	.270
24	6.161	43	3.360	62	1.145	81	.245
25	6.010	44	3.223	63	1.073	82	.224
26	5.858	45	3.088	64	1.002	83	.204
27	5.707	46	2.955	65	.932	84	.185
28	5.554	47	2.820	66	.865	85	.168
29	5.405	48	2.686	67	.801	86	.154
30	5.261	49	2.552	68	.739	87	.143
31	5.116	50	2.419	69	.678	88	.136
32	4.970	51	2.287	70	.621	89	.129
33	4.822	52	2.159	71	.568	90	.122

 OWNER'S AGE, 42 YEARS.—RATE, 3 PER CENT.
 (For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	7.610	34	4.812	53	2.091	72	.527
16	7.473	35	4.658	54	1.968	73	.483
17	7.338	36	4.503	55	1.847	74	.444
18	7.202	37	4.349	56	1.733	75	.412
19	7.063	38	4.195	57	1.622	76	.381
20	6.921	39	4.043	58	1.517	77	.353
21	6.778	40	3.893	59	1.419	78	.326
22	6.631	41	3.747	60	1.329	79	.298
23	6.482	42	3.604	61	1.247	80	.274
24	6.331	43	3.462	62	1.170	81	.249
25	6.178	44	3.321	63	1.096	82	.228
26	6.024	45	3.181	64	1.022	83	.207
27	5.868	46	3.042	65	.950	84	.188
28	5.713	47	2.905	66	.881	85	.171
29	5.562	48	2.765	67	.815	86	.157
30	5.414	49	2.627	68	.752	87	.146
31	5.266	50	2.489	69	.689	88	.138
32	5.117	51	2.352	70	.631	89	.131
33	4.965	52	2.220	71	.577	90	.124

OWNER'S AGE, 43 YEARS.—RATE, 3 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	7.798	34	4.955	53	2.149	72	.533
16	7.660	35	4.797	54	2.020	73	.488
17	7.524	36	4.639	55	1.895	74	.448
18	7.385	37	4.480	56	1.777	75	.415
19	7.245	38	4.323	57	1.662	76	.384
20	7.102	39	4.166	58	1.553	77	.356
21	6.956	40	4.011	59	1.452	78	.328
22	6.807	41	3.861	60	1.359	79	.301
23	6.656	42	3.713	61	1.274	80	.275
24	6.503	43	3.567	62	1.194	81	.251
25	6.347	44	3.421	63	1.117	82	.229
26	6.191	45	3.276	64	1.041	83	.208
27	6.033	46	3.133	65	.967	84	.190
28	5.874	47	2.990	66	.896	85	.172
29	5.720	48	2.847	67	.828	86	.158
30	5.570	49	2.703	68	.763	87	.146
31	5.419	50	2.560	69	.699	88	.139
32	5.266	51	2.418	70	.639	89	.132
33	5.112	52	2.281	71	.584	90	.124

OWNER'S AGE, 44 YEARS.—RATE, 3 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	7.995	34	5.106	53	2.211	72	.539
16	7.855	35	4.945	54	2.078	73	.493
17	7.717	36	4.783	55	1.949	74	.453
18	7.577	37	4.620	56	1.825	75	.419
19	7.435	38	4.458	57	1.706	76	.387
20	7.290	39	4.298	58	1.593	77	.358
21	7.143	40	4.138	59	1.488	78	.330
22	6.992	41	3.983	60	1.391	79	.302
23	6.839	42	3.831	61	1.304	80	.277
24	6.683	43	3.680	62	1.221	81	.252
25	6.525	44	3.530	63	1.141	82	.230
26	6.366	45	3.380	64	1.063	83	.209
27	6.205	46	3.231	65	.986	84	.190
28	6.044	47	3.083	66	.912	85	.173
29	5.886	48	2.934	67	.842	86	.159
30	5.734	49	2.786	68	.775	87	.147
31	5.580	50	2.638	69	.709	88	.140
32	5.425	51	2.491	70	.648	89	.133
33	5.267	52	2.349	71	.591	90	.125

OWNER'S AGE, 45 YEARS.—RATE, 3 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	8.201	34	5.266	53	2.280	72	.546
16	8.058	35	5.102	54	2.142	73	.499
17	7.919	36	4.935	55	2.008	74	.457
18	7.778	37	4.777	56	1.880	75	.423
19	7.634	38	4.603	57	1.756	76	.390
20	7.487	39	4.438	58	1.639	77	.360
21	7.338	40	4.275	59	1.529	78	.332
22	7.185	41	4.115	60	1.428	79	.303
23	7.030	42	3.958	61	1.337	80	.278
24	6.872	43	3.802	62	1.251	81	.253
25	6.711	44	3.647	63	1.167	82	.231
26	6.550	45	3.492	64	1.086	83	.210
27	6.387	46	3.338	65	1.007	84	.191
28	6.223	47	3.184	66	.931	85	.173
29	6.063	48	3.030	67	.858	86	.159
30	5.906	49	2.876	68	.789	87	.147
31	5.750	50	2.723	69	.721	88	.140
32	5.592	51	2.570	70	.658	89	.133
33	5.431	52	2.423	71	.599	90	.124

OWNER'S AGE, 46 YEARS.—RATE, 3 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	8.416	34	5.439	53	2.359	72	.555
16	8.275	35	5.271	54	2.215	73	.506
17	8.133	36	5.101	55	2.076	74	.463
18	7.990	37	4.930	56	1.943	75	.428
19	7.844	38	4.760	57	1.813	76	.394
20	7.696	39	4.591	58	1.691	77	.363
21	7.545	40	4.423	59	1.577	78	.334
22	7.390	41	4.260	60	1.472	79	.305
23	7.233	42	4.097	61	1.377	80	.279
24	7.073	43	3.937	62	1.287	81	.254
25	6.910	44	3.776	63	1.200	82	.231
26	6.746	45	3.616	64	1.115	83	.210
27	6.580	46	3.457	65	1.033	84	.191
28	6.414	47	3.298	66	.954	85	.173
29	6.251	48	3.138	67	.878	86	.159
30	6.093	49	2.978	68	.806	87	.147
31	5.932	50	2.819	69	.736	88	.140
32	5.771	51	2.661	70	.671	89	.132
33	5.607	52	2.507	71	.610	90	.124

OWNER'S AGE, 47 YEARS.—RATE, 3 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	8.647	34	5.625	53	2.448	72	.567
16	8.502	35	5.453	54	2.299	73	.516
17	8.359	36	5.280	55	2.154	74	.472
18	8.215	37	5.105	56	2.015	75	.435
19	8.068	38	4.931	57	1.881	76	.400
20	7.917	39	4.757	58	1.753	77	.368
21	7.765	40	4.585	59	1.634	78	.338
22	7.608	41	4.416	60	1.524	79	.308
23	7.449	42	4.251	61	1.424	80	.281
24	7.286	43	4.085	62	1.330	81	.255
25	7.121	44	3.919	63	1.239	82	.233
26	6.955	45	3.753	64	1.150	83	.211
27	6.787	46	3.589	65	1.064	84	.192
28	6.618	47	3.424	66	.982	85	.174
29	6.452	48	3.258	67	.903	86	.159
30	6.291	49	3.092	68	.828	87	.147
31	6.129	50	2.926	69	.755	88	.140
32	5.963	51	2.762	70	.687	89	.132
33	5.796	52	2.603	71	.624	90	.124

OWNER'S AGE, 48 YEARS.—RATE, 3 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	8.892	34	5.829	53	2.552	72	.584
16	8.746	35	5.653	54	2.396	73	.531
17	8.602	36	5.475	55	2.245	74	.485
18	8.456	37	5.297	56	2.100	75	.446
19	8.308	38	5.119	57	1.960	76	.410
20	8.156	39	4.940	58	1.826	77	.376
21	8.001	40	4.763	59	1.702	78	.345
22	7.843	41	4.590	60	1.587	79	.314
23	7.681	42	4.419	61	1.483	80	.286
24	7.517	43	4.250	62	1.383	81	.259
25	7.349	44	4.078	63	1.288	82	.236
26	7.181	45	3.907	64	1.195	83	.213
27	7.010	46	3.737	65	1.104	84	.193
28	6.838	47	3.566	66	1.018	85	.175
29	6.670	48	3.395	67	.935	86	.160
30	6.507	49	3.222	68	.857	87	.148
31	6.341	50	3.050	69	.780	88	.141
32	6.174	51	2.879	70	.710	89	.133
33	6.002	52	2.713	71	.643	90	.125

OWNER'S AGE, 49 YEARS.—RATE, 3 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	9.162	34	6.055	53	2.677	72	.610
16	9.015	35	5.877	54	2.514	73	.555
17	8.869	36	5.695	55	2.356	74	.505
18	8.722	37	5.512	56	2.204	75	.465
19	8.572	38	5.330	57	2.058	76	.426
20	8.418	39	5.148	58	1.918	77	.391
21	8.262	40	4.966	59	1.788	78	.358
22	8.101	41	4.788	60	1.667	79	.325
23	7.938	42	4.613	61	1.557	80	.296
24	7.771	43	4.438	62	1.453	81	.268
25	7.601	44	4.262	63	1.352	82	.243
26	7.430	45	4.085	64	1.254	83	.220
27	7.257	46	3.909	65	1.159	84	.199
28	7.083	47	3.732	66	1.068	85	.180
29	6.912	48	3.554	67	.981	86	.165
30	6.746	49	3.375	68	.898	87	.153
31	6.578	50	3.196	69	.817	88	.145
32	6.408	51	3.018	70	.743	89	.137
33	6.234	52	2.845	71	.673	90	.128

OWNER'S AGE, 50 YEARS.—RATE, 3 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	9.451	34	6.303	53	2.820	72	.644
16	9.302	35	6.119	54	2.650	73	.586
17	9.155	36	5.935	55	2.484	74	.534
18	9.006	37	5.748	56	2.325	75	.490
19	8.855	38	5.561	57	2.172	76	.449
20	8.699	39	5.374	58	2.025	77	.412
21	8.541	40	5.189	59	1.888	78	.377
22	8.379	41	5.006	60	1.762	79	.342
23	8.213	42	4.826	61	1.646	80	.311
24	8.044	43	4.646	62	1.536	81	.281
25	7.872	44	4.465	63	1.430	82	.255
26	7.699	45	4.283	64	1.326	83	.231
27	7.523	46	4.101	65	1.226	84	.209
28	7.346	47	3.917	66	1.129	85	.189
29	7.173	48	3.733	67	1.037	86	.173
30	7.005	49	3.547	68	.949	87	.160
31	6.834	50	3.361	69	.864	88	.152
32	6.661	51	3.175	70	.785	89	.143
33	6.484	52	2.995	71	.711	90	.134

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OWNER'S AGE, 51 YEARS.—RATE, 3 PER CENT.
(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	9.760	34	6.570	53	2.982	72	.689
16	9.610	35	6.384	54	2.804	73	.626
17	9.461	36	6.194	55	2.631	74	.571
18	9.311	37	6.004	56	2.465	75	.524
19	9.157	38	5.813	57	2.303	76	.480
20	9.000	39	5.622	58	2.150	77	.440
21	8.841	40	5.433	59	2.006	78	.403
22	8.676	41	5.245	60	1.872	79	.366
23	8.509	42	5.060	61	1.751	80	.332
24	8.338	43	4.875	62	1.635	81	.300
25	8.163	44	4.689	63	1.523	82	.272
26	7.988	45	4.501	64	1.413	83	.246
27	7.810	46	4.314	65	1.306	84	.223
28	7.630	47	4.124	66	1.204	85	.201
29	7.455	48	3.933	67	1.106	86	.184
30	7.284	49	3.740	68	1.013	87	.170
31	7.111	50	3.546	69	.923	88	.162
32	6.935	51	3.353	70	.838	89	.153
33	6.755	52	3.165	71	.760	90	.143

OWNER'S AGE, 52 YEARS.—RATE, 3 PER CENT.
(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	10.074	34	6.845	53	3.152	72	.737
16	9.923	35	6.655	54	2.967	73	.670
17	9.773	36	6.462	55	2.786	74	.611
18	9.621	37	6.267	56	2.611	75	.561
19	9.466	38	6.073	57	2.442	76	.515
20	9.307	39	5.877	58	2.281	77	.472
21	9.146	40	5.682	59	2.130	78	.431
22	8.979	41	5.491	60	1.990	79	.391
23	8.810	42	5.302	61	1.862	80	.355
24	8.637	43	5.112	62	1.740	81	.321
25	8.460	44	4.921	63	1.622	82	.291
26	8.282	45	4.728	64	1.506	83	.263
27	8.102	46	4.534	65	1.393	84	.238
28	7.920	47	4.339	66	1.285	85	.215
29	7.742	48	4.141	67	1.181	86	.197
30	7.569	49	3.941	68	1.082	87	.182
31	7.393	50	3.740	69	.986	88	.173
32	7.215	51	3.539	70	.896	89	.164
33	7.032	52	3.343	71	.812	90	.153

OWNER'S AGE, 53 YEARS.—RATE, 3 PER CENT.
(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	10.394	34	7.126	53	3.331	72	.789
16	10.241	35	6.933	54	3.138	73	.718
17	10.090	36	6.737	55	2.949	74	.655
18	9.936	37	6.538	56	2.766	75	.602
19	9.780	38	6.339	57	2.589	76	.552
20	9.619	39	6.140	58	2.421	77	.506
21	9.456	40	5.941	59	2.262	78	.463
22	9.288	41	5.745	60	2.115	79	.420
23	9.117	42	5.551	61	1.981	80	.381
24	8.942	43	5.358	62	1.852	81	.344
25	8.763	44	5.161	63	1.728	82	.312
26	8.583	45	4.963	64	1.606	83	.282
27	8.400	46	4.764	65	1.486	84	.255
28	8.216	47	4.562	66	1.372	85	.230
29	8.036	48	4.358	67	1.261	86	.211
30	7.860	49	4.151	68	1.156	87	.195
31	7.683	50	3.943	69	1.054	88	.185
32	7.502	51	3.734	70	.959	89	.175
33	7.316	52	3.530	71	.870	90	.164

OWNER'S AGE, 54 YEARS.—RATE, 3 PER CENT.
(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	10.719	34	7.414	53	3.520	72	.846
16	10.565	35	7.218	54	3.318	73	.771
17	10.412	36	7.019	55	3.121	74	.704
18	10.257	37	6.817	56	2.930	75	.647
19	10.094	38	6.614	57	2.745	76	.594
20	9.938	39	6.410	58	2.568	77	.545
21	9.773	40	6.207	59	2.402	78	.498
22	9.603	41	6.008	60	2.248	79	.452
23	9.430	42	5.810	61	2.107	80	.411
24	9.253	43	5.611	62	1.973	81	.371
25	9.072	44	5.410	63	1.842	82	.336
26	8.890	45	5.207	64	1.713	83	.303
27	8.705	46	5.002	65	1.587	84	.274
28	8.518	47	4.795	66	1.466	85	.247
29	8.336	48	4.584	67	1.349	86	.226
30	8.159	49	4.370	68	1.237	87	.210
31	7.979	50	4.155	69	1.129	88	.199
32	7.796	51	3.938	70	1.027	89	.189
33	7.608	52	3.727	71	.932	90	.177

OWNER'S AGE, 55 YEARS.—RATE, 3 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	11.054	34	7.713	53	3.721	72	.911
16	10.898	35	7.514	54	3.511	73	.831
17	10.744	36	7.311	55	3.305	74	.759
18	10.588	37	7.106	56	3.106	75	.699
19	10.429	38	6.900	57	2.913	76	.642
20	10.265	39	6.692	58	2.728	77	.589
21	10.099	40	6.485	59	2.554	78	.539
22	9.928	41	6.282	60	2.393	79	.490
23	9.752	42	6.079	61	2.245	80	.445
24	9.573	43	5.876	62	2.103	81	.402
25	9.391	44	5.671	63	1.966	82	.364
26	9.207	45	5.463	64	1.830	83	.329
27	9.019	46	5.253	65	1.698	84	.297
28	8.830	47	5.040	66	1.569	85	.268
29	8.646	48	4.823	67	1.446	86	.245
30	8.467	49	4.602	68	1.327	87	.227
31	8.285	50	4.379	69	1.212	88	.216
32	8.100	51	4.155	70	1.104	89	.205
33	7.909	52	3.936	71	1.003	90	.192

OWNER'S AGE, 56 YEARS.—RATE, 3 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	11.395	34	8.020	53	3.932	72	.983
16	11.238	35	7.818	54	3.714	73	.897
17	11.083	36	7.613	55	3.500	74	.821
18	10.926	37	7.404	56	3.293	75	.756
19	10.765	38	7.195	57	3.091	76	.696
20	10.600	39	6.983	58	2.897	77	.640
21	10.432	40	6.772	59	2.716	78	.586
22	10.259	41	6.565	60	2.547	79	.533
23	10.082	42	6.359	61	2.392	80	.485
24	9.901	43	6.152	62	2.244	81	.438
25	9.717	44	5.941	63	2.099	82	.397
26	9.531	45	5.729	64	1.957	83	.359
27	9.341	46	5.514	65	1.817	84	.324
28	9.150	47	5.295	66	1.682	85	.293
29	8.964	48	5.072	67	1.551	86	.268
30	8.783	49	4.844	68	1.425	87	.248
31	8.599	50	4.614	69	1.303	88	.236
32	8.412	51	4.383	70	1.189	89	.223
33	8.219	52	4.155	71	1.081	90	.210

OWNER'S AGE, 57 YEARS.—RATE, 3 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	11.744	34	8.336	53	4.155	72	1.063
16	11.585	35	8.131	54	3.929	73	.971
17	11.429	36	7.923	55	3.707	74	.890
18	11.271	37	7.712	56	3.491	75	.821
19	11.109	38	7.498	57	3.280	76	.757
20	10.943	39	7.283	58	3.078	77	.697
21	10.773	40	7.069	59	2.888	78	.639
22	10.598	41	6.858	60	2.711	79	.582
23	10.420	42	6.648	61	2.550	80	.531
24	10.237	43	6.437	62	2.395	81	.480
25	10.050	44	6.222	63	2.243	82	.436
26	9.862	45	6.005	64	2.094	83	.395
27	9.671	46	5.784	65	1.947	84	.357
28	9.477	47	5.561	66	1.804	85	.323
29	9.289	48	5.332	67	1.666	86	.295
30	9.107	49	5.098	68	1.533	87	.273
31	8.921	50	4.861	69	1.404	88	.260
32	8.732	51	4.621	70	1.282	89	.246
33	8.537	52	4.386	71	1.167	90	.231

OWNER'S AGE, 58 YEARS.—RATE, 3 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	12.091	34	8.652	53	4.383	72	1.147
16	11.931	35	8.445	54	4.148	73	1.049
17	11.774	36	8.234	55	3.918	74	.963
18	11.614	37	8.019	56	3.693	75	.890
19	11.451	38	7.804	57	3.474	76	.821
20	11.284	39	7.585	58	3.264	77	.758
21	11.113	40	7.367	59	3.065	78	.697
22	10.937	41	7.153	60	2.881	79	.636
23	10.756	42	6.939	61	2.712	80	.580
24	10.572	43	6.724	62	2.550	81	.526
25	10.384	44	6.505	63	2.392	82	.479
26	10.193	45	6.284	64	2.235	83	.434
27	10.000	46	6.058	65	2.081	84	.394
28	9.805	47	5.829	66	1.931	85	.356
29	9.615	48	5.594	67	1.786	86	.326
30	9.430	49	5.354	68	1.645	87	.302
31	9.243	50	5.110	69	1.509	88	.287
32	9.052	51	4.864	70	1.380	89	.272
33	8.855	52	4.621	71	1.258	90	.255

OWNER'S AGE, 59 YEARS.—RATE, 3 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	12.422	34	8.954	53	4.601	72	1.228
16	12.261	35	8.745	54	4.359	73	1.124
17	12.103	36	8.531	55	4.121	74	1.033
18	11.942	37	8.314	56	3.889	75	.956
19	11.778	38	8.095	57	3.661	76	.883
20	11.609	39	7.874	58	3.442	77	.816
21	11.437	40	7.653	59	3.236	78	.751
22	11.259	41	7.435	60	3.045	79	.687
23	11.078	42	7.218	61	2.869	80	.628
24	10.891	43	7.000	62	2.700	81	.571
25	10.701	44	6.777	63	2.535	82	.520
26	10.509	45	6.551	64	2.371	83	.472
27	10.314	46	6.321	65	2.210	84	.429
28	10.117	47	6.087	66	2.053	85	.389
29	9.925	48	5.847	67	1.901	86	.356
30	9.740	49	5.601	68	1.753	87	.330
31	9.551	50	5.350	69	1.609	88	.314
32	9.358	51	5.097	70	1.474	89	.297
33	9.159	52	4.847	71	1.345	90	.279

OWNER'S AGE, 60 YEARS.—RATE, 3 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	12.730	34	9.235	53	4.804	72	1.300
16	12.568	35	9.023	54	4.555	73	1.191
17	12.409	36	8.807	55	4.310	74	1.095
18	12.247	37	8.588	56	4.070	75	1.014
19	12.081	38	8.366	57	3.834	76	.938
20	11.912	39	8.142	58	3.608	77	.867
21	11.739	40	7.919	59	3.395	78	.799
22	11.559	41	7.698	60	3.196	79	.731
23	11.376	42	7.478	61	3.014	80	.670
24	11.188	43	7.257	62	2.838	81	.609
25	10.996	44	7.030	63	2.666	82	.556
26	10.803	45	6.800	64	2.496	83	.505
27	10.606	46	6.566	65	2.328	84	.459
28	10.407	47	6.327	66	2.164	85	.417
29	10.214	48	6.082	67	2.005	86	.382
30	10.027	49	5.830	68	1.851	87	.355
31	9.837	50	5.583	69	1.701	88	.337
32	9.642	51	5.313	70	1.558	89	.320
33	9.442	52	5.057	71	1.423	90	.300

OWNER'S AGE, 61 YEARS.—RATE, 3 PER CENT.

(For explanation and rule, see pp. 19, 20.)

<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>
15	13.002	34	9.482	53	4.981	72	1.355
16	12.839	35	9.269	54	4.725	73	1.242
17	12.679	36	9.051	55	4.473	74	1.142
18	12.516	37	8.830	56	4.226	75	1.058
19	12.350	38	8.606	57	3.984	76	.978
20	12.179	39	8.379	58	3.750	77	.904
21	12.005	40	8.153	59	3.530	78	.833
22	11.824	41	7.930	60	3.325	79	.762
23	11.640	42	7.707	61	3.136	80	.698
24	11.451	43	7.483	62	2.954	81	.635
25	11.258	44	7.254	63	2.776	82	.580
26	11.062	45	7.020	64	2.600	83	.527
27	10.864	46	6.782	65	2.425	84	.480
28	10.663	47	6.538	66	2.255	85	.435
29	10.469	48	6.289	67	2.090	86	.399
30	10.280	49	6.031	68	1.929	87	.371
31	10.089	50	5.769	69	1.773	88	.352
32	9.893	51	5.503	70	1.625	89	.334
33	9.691	52	5.240	71	1.483	90	.313

OWNER'S AGE, 62 YEARS.—RATE, 3 PER CENT.

(For explanation and rule, see pp. 19, 20.)

<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>
15	13.271	34	9.727	53	5.157	72	1.410
16	13.107	35	9.512	54	4.896	73	1.292
17	12.945	36	9.293	55	4.636	74	1.188
18	12.782	37	9.069	56	4.383	75	1.100
19	12.615	38	8.843	57	4.134	76	1.016
20	12.443	39	8.614	58	3.893	77	.939
21	12.268	40	8.386	59	3.666	78	.865
22	12.086	41	8.160	60	3.454	79	.792
23	11.900	42	7.935	61	3.259	80	.725
24	11.710	43	7.708	62	3.071	81	.659
25	11.515	44	7.476	63	2.887	82	.601
26	11.319	45	7.239	64	2.704	83	.547
27	11.118	46	6.997	65	2.523	84	.498
28	10.917	47	6.749	66	2.346	85	.452
29	10.720	48	6.494	67	2.174	86	.415
30	10.531	49	6.232	68	2.007	87	.385
31	10.339	50	5.964	69	1.845	88	.366
32	10.141	51	5.692	70	1.690	89	.347
33	9.938	52	5.423	71	1.543	90	.325

OWNER'S AGE, 63 YEARS.—RATE, 3 PER CENT.

(For explanation and rule, see pp. 19, 20.)

<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>
15	13.544	34	9.977	53	5.341	72	1.468
16	13.379	35	9.761	54	5.073	73	1.345
17	13.217	36	9.539	55	4.807	74	1.237
18	13.052	37	9.313	56	4.546	75	1.144
19	12.884	38	9.085	57	4.290	76	1.057
20	12.711	39	8.855	58	4.043	77	.977
21	12.535	40	8.624	59	3.809	78	.899
22	12.352	41	8.396	60	3.590	79	.822
23	12.165	42	8.169	61	3.389	80	.752
24	11.973	43	7.939	62	3.195	81	.684
25	11.777	44	7.704	63	3.004	82	.624
26	11.579	45	7.463	64	2.814	83	.566
27	11.377	46	7.218	65	2.626	84	.516
28	11.174	47	6.966	66	2.443	85	.468
29	10.977	48	6.707	67	2.264	86	.430
30	10.786	49	6.439	68	2.090	87	.399
31	10.593	50	6.166	69	1.921	88	.379
32	10.394	51	5.888	70	1.760	89	.359
33	10.189	52	5.613	71	1.607	90	.337

OWNER'S AGE, 64 YEARS.—RATE, 3 PER CENT.

(For explanation and rule, see pp. 19, 20.)

<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>
15	13.830	34	10.241	53	5.540	72	1.536
16	13.664	35	10.022	54	5.265	73	1.407
17	13.501	36	9.799	55	4.992	74	1.293
18	13.336	37	9.572	56	4.725	75	1.197
19	13.167	38	9.342	57	4.462	76	1.105
20	12.993	39	9.109	58	4.207	77	1.021
21	12.815	40	8.876	59	3.966	78	.940
22	12.631	41	8.646	60	3.741	79	.859
23	12.443	42	8.416	61	3.534	80	.785
24	12.250	43	8.184	62	3.333	81	.714
25	12.053	44	7.947	63	3.135	82	.651
26	11.853	45	7.703	64	2.938	83	.591
27	11.650	46	7.454	65	2.743	84	.538
28	11.445	47	7.198	66	2.552	85	.488
29	11.246	48	6.935	67	2.366	86	.448
30	11.055	49	6.662	68	2.185	87	.416
31	10.860	50	6.383	69	2.009	88	.396
32	10.661	51	6.099	70	1.841	89	.375
33	10.454	52	5.818	71	1.681	90	.352

OWNER'S AGE, 65 YEARS.—RATE, 3 PER CENT.
(For explanation and rule, see pp. 19, 20.)

<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>
15	14.124	34	10.513	53	5.749	72	1.611
16	13.957	35	10.293	54	5.468	73	1.476
17	13.794	36	10.068	55	5.189	74	1.357
18	13.628	37	9.839	56	4.914	75	1.255
19	13.457	38	9.607	57	4.644	76	1.160
20	13.283	39	9.372	58	4.372	77	1.071
21	13.104	40	9.137	59	4.134	78	.985
22	12.919	41	8.905	60	3.902	79	.900
23	12.729	42	8.673	61	3.688	80	.823
24	12.535	43	8.439	62	3.481	81	.747
25	12.336	44	8.199	63	3.276	82	.681
26	12.136	45	7.953	64	3.072	83	.618
27	11.931	46	7.701	65	2.870	84	.562
28	11.725	47	7.441	66	2.672	85	.510
29	11.525	48	7.173	67	2.478	86	.468
30	11.332	49	6.896	68	2.289	87	.435
31	11.136	50	6.612	69	2.105	88	.414
32	10.936	51	6.321	70	1.930	89	.392
33	10.728	52	6.034	71	1.763	90	.368

OWNER'S AGE, 66 YEARS.—RATE, 3 PER CENT.
(For explanation and rule, see pp. 19, 20.)

<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>
15	14.430	34	10.797	53	5.974	72	1.696
16	14.262	35	10.576	54	5.686	73	1.555
17	14.098	36	10.349	55	5.399	74	1.430
18	13.931	37	10.118	56	5.118	75	1.323
19	13.760	38	9.885	57	4.840	76	1.222
20	13.584	39	9.648	58	4.571	77	1.129
21	13.405	40	9.411	59	4.316	78	1.038
22	13.218	41	9.177	60	4.077	79	.948
23	13.028	42	8.943	61	3.857	80	.867
24	12.832	43	8.707	62	3.643	81	.787
25	12.632	44	8.464	63	3.432	82	.717
26	12.430	45	8.216	64	3.220	83	.651
27	12.224	46	7.961	65	3.011	84	.591
28	12.016	47	7.698	66	2.804	85	.537
29	11.815	48	7.426	67	2.602	86	.492
30	11.620	49	7.144	68	2.406	87	.457
31	11.424	50	6.854	69	2.213	88	.435
32	11.223	51	6.558	70	2.030	89	.413
33	11.014	52	6.265	71	1.855	90	.387

OWNER'S AGE, 67 YEARS.—RATE, 3 PER CENT.

(For explanation and rule, see pp. 19, 20.)

<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>
15	14.748	34	11.094	53	6.213	72	1.793
16	14.580	35	10.872	54	5.919	73	1.645
17	14.415	36	10.643	55	5.626	74	1.514
18	14.247	37	10.411	56	5.337	75	1.402
19	14.075	38	10.176	57	5.052	76	1.295
20	13.899	39	9.937	58	4.776	77	1.196
21	13.718	40	9.698	59	4.514	78	1.101
22	13.531	41	9.463	60	4.268	79	1.006
23	13.339	42	9.227	61	4.042	80	.919
24	13.142	43	8.989	62	3.821	81	.834
25	12.941	44	8.744	63	3.603	82	.760
26	12.737	45	8.493	64	3.384	83	.689
27	12.529	46	8.235	65	3.167	84	.626
28	12.321	47	7.969	66	2.952	85	.568
29	12.118	48	7.693	67	2.742	86	.521
30	11.924	49	7.407	68	2.536	87	.484
31	11.726	50	7.112	69	2.336	88	.461
32	11.522	51	6.810	70	2.144	89	.437
33	11.312	52	6.511	71	1.960	90	.411

OWNER'S AGE, 68 YEARS.—RATE, 3 PER CENT.

(For explanation and rule, see pp. 19, 20.)

<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>
15	15.076	34	11.403	53	6.467	72	1.902
16	14.908	35	11.179	54	6.166	73	1.747
17	14.742	36	10.949	55	5.866	74	1.609
18	14.574	37	10.715	56	5.570	75	1.491
19	14.401	38	10.478	57	5.278	76	1.379
20	14.224	39	10.237	58	4.994	77	1.275
21	14.042	40	9.997	59	4.725	78	1.174
22	13.853	41	9.760	60	4.473	79	1.072
23	13.660	42	9.523	61	4.240	80	.980
24	13.462	43	9.283	62	4.013	81	.890
25	13.260	44	9.036	63	3.788	82	.810
26	13.055	45	8.783	64	3.562	83	.736
27	12.846	46	8.522	65	3.337	84	.668
28	12.636	47	8.253	66	3.115	85	.606
29	12.433	48	7.974	67	2.895	86	.556
30	12.236	49	7.683	68	2.681	87	.516
31	12.037	50	7.383	69	2.471	88	.491
32	11.833	51	7.076	70	2.270	89	.466
33	11.622	52	6.771	71	2.078	90	.438

OWNER'S AGE, 69 YEARS.—RATE, 3 PER CENT.
(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	15.416	34	11.723	53	6.735	72	2.025
16	15.246	35	11.497	54	6.428	73	1.862
17	15.080	36	11.266	55	6.121	74	1.717
18	14.911	37	11.030	56	5.818	75	1.593
19	14.738	38	10.792	57	5.519	76	1.475
20	14.559	39	10.549	58	5.228	77	1.365
21	14.377	40	10.307	59	4.951	78	1.258
22	14.188	41	10.069	60	4.693	79	1.151
23	13.993	42	9.830	61	4.454	80	1.053
24	13.794	43	9.589	62	4.221	81	.956
25	13.590	44	9.340	63	3.989	82	.871
26	13.384	45	9.085	64	3.756	83	.791
27	13.173	46	8.822	65	3.523	84	.718
28	12.962	47	8.550	66	3.292	85	.652
29	12.757	48	8.267	67	3.065	86	.597
30	12.561	49	7.972	68	2.841	87	.555
31	12.361	50	7.668	69	2.622	88	.528
32	12.156	51	7.356	70	2.412	89	.502
33	11.943	52	7.045	71	2.210	90	.472

OWNER'S AGE, 70 YEARS.—RATE, 3 PER CENT.
(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	15.764	34	12.052	53	7.016	72	2.162
16	15.593	35	11.825	54	6.702	73	1.990
17	15.426	36	11.592	55	6.389	74	1.838
18	15.257	37	11.355	56	6.080	75	1.708
19	15.083	38	11.115	57	5.773	76	1.584
20	14.904	39	10.871	58	5.475	77	1.468
21	14.721	40	10.628	59	5.192	78	1.355
22	14.530	41	10.388	60	4.926	79	1.241
23	14.335	42	10.148	61	4.682	80	1.137
24	14.135	43	9.905	62	4.442	81	1.034
25	13.929	44	9.655	63	4.204	82	.943
26	13.722	45	9.398	64	3.964	83	.857
27	13.510	46	9.133	65	3.724	84	.779
28	13.297	47	8.858	66	3.485	85	.707
29	13.091	48	8.573	67	3.249	86	.648
30	12.894	49	8.274	68	3.016	87	.602
31	12.693	50	7.965	69	2.788	88	.573
32	12.488	51	7.647	70	2.567	89	.544
33	12.274	52	7.331	71	2.356	90	.512

OWNER'S AGE, 71 YEARS.—RATE, 3 PER CENT.
(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	16.123	34	12.395	53	7.313	72	2.317
16	15.952	35	12.166	54	6.993	73	2.136
17	15.785	36	11.932	55	6.674	74	1.976
18	15.615	37	11.694	56	6.358	75	1.840
19	15.441	38	11.452	57	6.044	76	1.709
20	15.261	39	11.207	58	5.739	77	1.587
21	15.077	40	10.962	59	5.449	78	1.468
22	14.886	41	10.721	60	5.177	79	1.347
23	14.689	42	10.480	61	4.926	80	1.236
24	14.488	43	10.236	62	4.681	81	1.127
25	14.281	44	9.984	63	4.437	82	1.029
26	14.073	45	9.725	64	4.190	83	.937
27	13.859	46	9.458	65	3.943	84	.853
28	13.645	47	9.181	66	3.696	85	.775
29	13.438	48	8.892	67	3.451	86	.711
30	13.240	49	8.590	68	3.210	87	.661
31	13.039	50	8.277	69	2.972	88	.629
32	12.832	51	7.955	70	2.742	89	.598
33	12.617	52	7.633	71	2.520	90	.563

OWNER'S AGE, 72 YEARS.—RATE, 3 PER CENT.
(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	16.463	34	12.719	53	7.596	72	2.469
16	16.292	35	12.489	54	7.271	73	2.280
17	16.124	36	12.254	55	6.946	74	2.113
18	15.953	37	12.014	56	6.624	75	1.971
19	15.778	38	11.771	57	6.304	76	1.834
20	15.598	39	11.524	58	5.992	77	1.706
21	15.414	40	11.278	59	5.696	78	1.581
22	15.221	41	11.036	60	5.418	79	1.454
23	15.024	42	10.794	61	5.162	80	1.337
24	14.822	43	10.549	62	4.912	81	1.220
25	14.614	44	10.296	63	4.662	82	1.117
26	14.404	45	10.036	64	4.409	83	1.019
27	14.190	46	9.767	65	4.155	84	.929
28	13.974	47	9.488	66	3.901	85	.845
29	13.766	48	9.197	67	3.648	86	.776
30	13.567	49	8.891	68	3.398	87	.722
31	13.365	50	8.574	69	3.151	88	.688
32	13.158	51	8.248	70	2.912	89	.653
33	12.942	52	7.922	71	2.681	90	.615

OWNER'S AGE, 73 YEARS.—RATE, 3 PER CENT.

(For explanation and rule, see pp. 19, 20.)

<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>
15	16.771	34	13.012	53	7.854	72	2.609
16	16.599	35	12.782	54	7.525	73	2.413
17	16.430	36	12.545	55	7.195	74	2.240
18	16.259	37	12.304	56	6.867	75	2.091
19	16.084	38	12.060	57	6.541	76	1.949
20	15.903	39	11.813	58	6.223	77	1.816
21	15.718	40	11.565	59	5.921	78	1.686
22	15.525	41	11.322	60	5.638	79	1.553
23	15.327	42	11.079	61	5.378	80	1.430
24	15.124	43	10.833	62	5.123	81	1.308
25	14.915	44	10.579	63	4.868	82	1.199
26	14.704	45	10.318	64	4.609	83	1.095
27	14.489	46	10.047	65	4.349	84	1.000
28	14.272	47	9.766	66	4.089	85	.911
29	14.063	48	9.473	67	3.829	86	.838
30	13.864	49	9.165	68	3.572	87	.780
31	13.661	50	8.845	69	3.317	88	.743
32	13.453	51	8.514	70	3.069	89	.706
33	13.237	52	8.184	71	2.829	90	.665

OWNER'S AGE, 74 YEARS.—RATE, 3 PER CENT.

(For explanation and rule, see pp. 19, 20.)

<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>
15	17.043	34	13.272	53	8.083	72	2.734
16	16.871	35	13.041	54	7.750	73	2.532
17	16.702	36	12.804	55	7.415	74	2.352
18	16.531	37	12.562	56	7.083	75	2.199
19	16.355	38	12.317	57	6.752	76	2.052
20	16.174	39	12.068	58	6.429	77	1.914
21	15.988	40	11.820	59	6.122	78	1.779
22	15.794	41	11.576	60	5.834	79	1.640
23	15.596	42	11.332	61	5.570	80	1.513
24	15.392	43	11.085	62	5.311	81	1.385
25	15.182	44	10.831	63	5.052	82	1.272
26	14.971	45	10.568	64	4.787	83	1.163
27	14.754	46	10.296	65	4.522	84	1.063
28	14.536	47	10.014	66	4.256	85	.970
29	14.327	48	9.719	67	3.990	86	.893
30	14.127	49	9.407	68	3.726	87	.832
31	13.924	50	9.085	69	3.464	88	.793
32	13.715	51	8.751	70	3.209	89	.754
33	13.498	52	8.417	71	2.961	90	.710

OWNER'S AGE, 75 YEARS.—RATE, 3 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	17.267	34	13.486	53	8.270	72	2.832
16	17.095	35	13.254	54	7.933	73	2.623
17	16.926	36	13.016	55	7.595	74	2.439
18	16.754	37	12.773	56	7.258	75	2.281
19	16.578	38	12.527	57	6.923	76	2.130
20	16.396	39	12.278	58	6.596	77	1.989
21	16.210	40	12.028	59	6.285	78	1.849
22	16.016	41	11.784	60	5.993	79	1.706
23	15.817	42	11.540	61	5.726	80	1.575
24	15.612	43	11.292	62	5.463	81	1.443
25	15.402	44	11.037	63	5.199	82	1.325
26	15.189	45	10.774	64	4.931	83	1.213
27	14.972	46	10.501	65	4.660	84	1.109
28	14.754	47	10.217	66	4.389	85	1.012
29	14.543	48	9.920	67	4.118	86	.932
30	14.343	49	9.607	68	3.848	87	.869
31	14.139	50	9.281	69	3.580	88	.828
32	13.930	51	8.944	70	3.319	89	.788
33	13.712	52	8.607	71	3.065	90	.741

OWNER'S AGE, 76 YEARS.—RATE, 3 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	17.488	34	13.696	53	8.455	72	2.930
16	17.314	35	13.463	54	8.115	73	2.716
17	17.145	36	13.224	55	7.773	74	2.527
18	16.973	37	12.981	56	7.433	75	2.365
19	16.797	38	12.734	57	7.094	76	2.209
20	16.615	39	12.484	58	6.762	77	2.064
21	16.428	40	12.234	59	6.447	78	1.921
22	16.233	41	11.989	60	6.152	79	1.773
23	16.034	42	11.744	61	5.881	80	1.637
24	15.828	43	11.496	62	5.614	81	1.501
25	15.617	44	11.240	63	5.347	82	1.380
26	15.404	45	10.976	64	5.074	83	1.263
27	15.186	46	10.702	65	4.800	84	1.156
28	14.967	47	10.417	66	4.523	85	1.055
29	14.756	48	10.119	67	4.246	86	.972
30	14.555	49	9.803	68	3.971	87	.906
31	14.351	50	9.475	69	3.697	88	.864
32	14.141	51	9.135	70	3.430	89	.822
33	13.923	52	8.796	71	3.169	90	.774

OWNER'S AGE, 77 YEARS.—RATE, 3 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	17.692	34	13.891	53	8.627	72	3.020
16	17.518	35	13.657	54	8.284	73	2.801
17	17.348	36	13.417	55	7.938	74	2.607
18	17.176	37	13.173	56	7.595	75	2.442
19	17.000	38	12.926	57	7.252	76	2.282
20	16.817	39	12.675	58	6.917	77	2.132
21	16.630	40	12.424	59	6.598	78	1.985
22	16.435	41	12.179	60	6.299	79	1.833
23	16.235	42	11.934	61	6.025	80	1.693
24	16.029	43	11.686	62	5.755	81	1.553
25	15.817	44	11.429	63	5.485	82	1.427
26	15.603	45	11.164	64	5.208	83	1.307
27	15.384	46	10.889	65	4.929	84	1.196
28	15.165	47	10.603	66	4.648	85	1.092
29	14.953	48	10.303	67	4.365	86	1.006
30	14.752	49	9.986	68	4.085	87	.938
31	14.547	50	9.656	69	3.805	88	.895
32	14.337	51	9.313	70	3.532	89	.851
33	14.118	52	8.971	71	3.265	90	.801

OWNER'S AGE, 78 YEARS.—RATE, 3 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	17.899	34	14.089	53	8.805	72	3.116
16	17.725	35	13.855	54	8.458	73	2.892
17	17.556	36	13.615	55	8.109	74	2.693
18	17.383	37	13.370	56	7.762	75	2.523
19	17.206	38	13.122	57	7.415	76	2.360
20	17.024	39	12.870	58	7.077	77	2.206
21	16.836	40	12.619	59	6.754	78	2.054
22	16.640	41	12.373	60	6.452	79	1.898
23	16.440	42	12.128	61	6.175	80	1.754
24	16.233	43	11.879	62	5.902	81	1.609
25	16.021	44	11.622	63	5.628	82	1.479
26	15.806	45	11.357	64	5.348	83	1.354
27	15.587	46	11.081	65	5.064	84	1.240
28	15.366	47	10.794	66	4.778	85	1.131
29	15.154	48	10.493	67	4.491	86	1.042
30	14.953	49	10.174	68	4.205	87	.972
31	14.748	50	9.842	69	3.919	88	.927
32	14.537	51	9.497	70	3.640	89	.882
33	14.318	52	9.151	71	3.367	90	.831

OWNER'S AGE, 79 YEARS.—RATE, 3 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	18.132	34	14.314	53	9.008	72	3.235
16	17.958	35	14.079	54	8.658	73	3.005
17	17.788	36	13.837	55	8.306	74	2.800
18	17.615	37	13.592	56	7.955	75	2.626
19	17.438	38	13.343	57	7.604	76	2.458
20	17.255	39	13.090	58	7.262	77	2.300
21	17.068	40	12.839	59	6.936	78	2.144
22	16.871	41	12.592	60	6.630	79	1.982
23	16.670	42	12.346	61	6.350	80	1.833
24	16.463	43	12.098	62	6.075	81	1.683
25	16.250	44	11.840	63	5.797	82	1.548
26	16.035	45	11.574	64	5.513	83	1.418
27	15.815	46	11.298	65	5.225	84	1.299
28	15.594	47	11.010	66	4.934	85	1.186
29	15.381	48	10.708	67	4.642	86	1.094
30	15.179	49	10.387	68	4.349	87	1.021
31	14.974	50	10.053	69	4.058	88	.973
32	14.762	51	9.706	70	3.772	89	.926
33	14.543	52	9.357	71	3.492	90	.873

OWNER'S AGE, 80 YEARS.—RATE, 3 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	18.347	34	14.521	53	9.196	72	3.345
16	18.173	35	14.285	54	8.844	73	3.109
17	18.003	36	14.043	55	8.488	74	2.900
18	17.830	37	13.797	56	8.134	75	2.722
19	17.652	38	13.547	57	7.780	76	2.549
20	17.469	39	13.294	58	7.433	77	2.387
21	17.281	40	13.041	59	7.104	78	2.227
22	17.085	41	12.795	60	6.796	79	2.060
23	16.883	42	12.549	61	6.513	80	1.906
24	16.675	43	12.299	62	6.235	81	1.751
25	16.462	44	12.042	63	5.954	82	1.612
26	16.246	45	11.776	64	5.666	83	1.477
27	16.025	46	11.499	65	5.375	84	1.353
28	15.803	47	11.210	66	5.080	85	1.236
29	15.590	48	10.907	67	4.782	86	1.139
30	15.388	49	10.585	68	4.484	87	1.063
31	15.182	50	10.249	69	4.187	88	1.015
32	14.970	51	9.899	70	3.895	89	.966
33	14.750	52	9.548	71	3.608	90	.910

OWNER'S AGE, 81 YEARS.—RATE, 3 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	18.581	34	14.747	53	9.405	72	3.474
16	18.406	35	14.511	54	9.050	73	3.233
17	18.236	36	14.268	55	8.691	74	3.018
18	18.063	37	14.021	56	8.333	75	2.836
19	17.886	38	13.771	57	7.975	76	2.659
20	17.702	39	13.517	58	7.625	77	2.493
21	17.514	40	13.264	59	7.293	78	2.328
22	17.317	41	13.016	60	6.981	79	2.156
23	17.115	42	12.770	61	6.696	80	1.997
24	16.906	43	12.521	62	6.415	81	1.836
25	16.692	44	12.263	63	6.132	82	1.691
26	16.476	45	11.997	64	5.841	83	1.552
27	16.254	46	11.720	65	5.545	84	1.423
28	16.032	47	11.430	66	5.246	85	1.300
29	15.818	48	11.126	67	4.943	86	1.199
30	15.616	49	10.803	68	4.640	87	1.120
31	15.410	50	10.465	69	4.336	88	1.069
32	15.198	51	10.113	70	4.038	89	1.017
33	14.977	52	9.760	71	3.745	90	.959

OWNER'S AGE, 82 YEARS.—RATE, 3 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	18.792	34	14.951	53	9.594	72	3.592
16	18.617	35	14.714	54	9.236	73	3.345
17	18.446	36	14.471	55	8.874	74	3.126
18	18.274	37	14.223	56	8.513	75	2.939
19	18.096	38	13.972	57	8.152	76	2.759
20	17.912	39	13.717	58	7.799	77	2.588
21	17.723	40	13.464	59	7.463	78	2.419
22	17.526	41	13.216	60	7.149	79	2.242
23	17.323	42	12.970	61	6.862	80	2.079
24	17.115	43	12.720	62	6.578	81	1.912
25	16.900	44	12.462	63	6.293	82	1.763
26	16.683	45	12.196	64	5.999	83	1.619
27	16.461	46	11.918	65	5.700	84	1.485
28	16.238	47	11.629	66	5.397	85	1.358
29	16.024	48	11.324	67	5.090	86	1.252
30	15.821	49	10.999	68	4.781	87	1.169
31	15.615	50	10.660	69	4.472	88	1.116
32	15.403	51	10.306	70	4.168	89	1.062
33	15.182	52	9.951	71	3.868	90	1.002

OWNER'S AGE, 83 YEARS.—RATE, 3 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	19.008	34	15.161	53	9.790	72	3.720
16	18.833	35	14.924	54	9.429	73	3.467
17	18.662	36	14.679	55	9.065	74	3.243
18	18.489	37	14.431	56	8.701	75	3.053
19	18.311	38	14.180	57	8.337	76	2.868
20	18.127	39	13.924	58	7.980	77	2.694
21	17.938	40	13.670	59	7.641	78	2.520
22	17.741	41	13.422	60	7.324	79	2.338
23	17.538	42	13.175	61	7.035	80	2.170
24	17.329	43	12.925	62	6.750	81	1.999
25	17.114	44	12.667	63	6.461	82	1.845
26	16.896	45	12.401	64	6.165	83	1.694
27	16.673	46	12.123	65	5.863	84	1.555
28	16.450	47	11.833	66	5.557	85	1.423
29	16.235	48	11.527	67	5.245	86	1.313
30	16.032	49	11.202	68	4.933	87	1.226
31	15.826	50	10.862	69	4.618	88	1.170
32	15.613	51	10.506	70	4.308	89	1.114
33	15.392	52	10.149	71	4.002	90	1.051

OWNER'S AGE, 84 YEARS.—RATE, 3 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	19.217	34	15.364	53	9.981	72	3.848
16	19.041	35	15.126	54	9.618	73	3.590
17	18.871	36	14.882	55	9.251	74	3.361
18	18.698	37	14.633	56	8.884	75	3.167
19	18.519	38	14.380	57	8.517	76	2.979
20	18.335	39	14.124	58	8.158	77	2.801
21	18.146	40	13.870	59	7.816	78	2.624
22	17.949	41	13.621	60	7.496	79	2.437
23	17.745	42	13.374	61	7.206	80	2.264
24	17.536	43	13.125	62	6.919	81	2.088
25	17.320	44	12.866	63	6.629	82	1.929
26	17.103	45	12.600	64	6.330	83	1.773
27	16.879	46	12.322	65	6.025	84	1.629
28	16.655	47	12.032	66	5.715	85	1.491
29	16.440	48	11.725	67	5.400	86	1.377
30	16.237	49	11.399	68	5.083	87	1.286
31	16.030	50	11.058	69	4.763	88	1.228
32	15.817	51	10.701	70	4.448	89	1.169
33	15.596	52	10.342	71	4.136	90	1.102

OWNER'S AGE, 85 YEARS.—RATE, 3 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	19.433	34	15.576	53	10.181	72	3.989
16	19.258	35	15.338	54	9.816	73	3.726
17	19.087	36	15.092	55	9.447	74	3.493
18	18.914	37	14.843	56	9.078	75	3.295
19	18.736	38	14.590	57	8.708	76	3.103
20	18.551	39	14.333	58	8.345	77	2.922
21	18.362	40	14.078	59	8.001	78	2.740
22	18.164	41	13.829	60	7.679	79	2.549
23	17.961	42	13.582	61	7.386	80	2.372
24	17.751	43	13.332	62	7.098	81	2.190
25	17.535	44	13.074	63	6.806	82	2.027
26	17.316	45	12.807	64	6.505	83	1.866
27	17.093	46	12.529	65	6.198	84	1.716
28	16.868	47	12.239	66	5.886	85	1.572
29	16.653	48	11.932	67	5.567	86	1.453
30	16.449	49	11.605	68	5.246	87	1.358
31	16.242	50	11.263	69	4.922	88	1.297
32	16.030	51	10.904	70	4.601	89	1.235
33	15.808	52	10.544	71	4.283	90	1.164

OWNER'S AGE, 86 YEARS.—RATE, 3 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	19.623	34	15.761	53	10.358	72	4.116
16	19.447	35	15.523	54	9.991	73	3.849
17	19.276	36	15.277	55	9.620	74	3.612
18	19.103	37	15.027	56	9.249	75	3.411
19	18.925	38	14.774	57	8.876	76	3.216
20	18.740	39	14.516	58	8.511	77	3.032
21	18.551	40	14.260	59	8.164	78	2.847
22	18.353	41	14.011	60	7.840	79	2.653
23	18.149	42	13.764	61	7.546	80	2.471
24	17.939	43	13.514	62	7.257	81	2.285
25	17.722	44	13.256	63	6.964	82	2.117
26	17.504	45	12.989	64	6.661	83	1.952
27	17.279	46	12.711	65	6.352	84	1.798
28	17.055	47	12.420	66	6.037	85	1.649
29	16.839	48	12.113	67	5.716	86	1.524
30	16.635	49	11.786	68	5.392	87	1.426
31	16.428	50	11.443	69	5.063	88	1.362
32	16.215	51	11.083	70	4.733	89	1.297
33	15.993	52	10.722	71	4.415	90	1.222

OWNER'S AGE, 87 YEARS.—RATE, 3 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	19.777	34	15.912	53	10.502	72	4.222
16	19.601	35	15.674	54	10.135	73	3.951
17	19.430	36	15.428	55	9.762	74	3.711
18	19.257	37	15.177	56	9.389	75	3.508
19	19.079	38	14.923	57	9.014	76	3.310
20	18.894	39	14.666	58	8.647	77	3.124
21	18.705	40	14.409	59	8.298	78	2.937
22	18.507	41	14.160	60	7.973	79	2.740
23	18.303	42	13.913	61	7.678	80	2.555
24	18.092	43	13.662	62	7.387	81	2.366
25	17.876	44	13.404	63	7.093	82	2.194
26	17.656	45	13.137	64	6.789	83	2.025
27	17.432	46	12.859	65	6.479	84	1.867
28	17.206	47	12.568	66	6.162	85	1.714
29	16.991	48	12.261	67	5.839	86	1.586
30	16.787	49	11.934	68	5.512	87	1.484
31	16.580	50	11.590	69	5.181	88	1.418
32	16.367	51	11.229	70	4.852	89	1.351
33	16.145	52	10.867	71	4.525	90	1.273

OWNER'S AGE, 88 YEARS.—RATE, 3 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	19.871	34	16.004	53	10.589	72	4.285
16	19.695	35	15.765	54	10.221	73	4.011
17	19.524	36	15.519	55	9.848	74	3.769
18	19.351	37	15.268	56	9.474	75	3.564
19	19.172	38	15.014	57	9.098	76	3.365
20	18.988	39	14.756	58	8.729	77	3.178
21	18.799	40	14.500	59	8.379	78	2.989
22	18.600	41	14.250	60	8.052	79	2.789
23	18.396	42	14.002	61	7.756	80	2.604
24	18.185	43	13.752	62	7.465	81	2.412
25	17.969	44	13.494	63	7.170	82	2.238
26	17.749	45	13.227	64	6.866	83	2.066
27	17.524	46	12.949	65	6.555	84	1.906
28	17.299	47	12.658	66	6.237	85	1.750
29	17.083	48	12.351	67	5.913	86	1.619
30	16.879	49	12.023	68	5.584	87	1.515
31	16.672	50	11.679	69	5.251	88	1.448
32	16.459	51	11.318	70	4.920	89	1.378
33	16.237	52	10.955	71	4.590	90	1.298

OWNER'S AGE, 89 YEARS.—RATE, 3 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	19.979	34	16.110	53	10.690	72	4.361
16	19.803	35	15.871	54	10.322	73	4.085
17	19.632	36	15.624	55	9.948	74	3.841
18	19.458	37	15.374	56	9.572	75	3.635
19	19.280	38	15.119	57	9.195	76	3.434
20	19.095	39	14.861	58	8.825	77	3.245
21	18.906	40	14.604	59	8.473	78	3.055
22	18.708	41	14.354	60	8.146	79	2.853
23	18.503	42	14.106	61	7.849	80	2.666
24	18.293	43	13.856	62	7.557	81	2.471
25	18.076	44	13.598	63	7.261	82	2.295
26	17.856	45	13.331	64	6.956	83	2.121
27	17.631	46	13.052	65	6.644	84	1.958
28	17.405	47	12.761	66	6.326	85	1.799
29	17.189	48	12.454	67	6.000	86	1.665
30	16.985	49	12.126	68	5.670	87	1.559
31	16.778	50	11.781	69	5.336	88	1.489
32	16.565	51	11.420	70	5.002	89	1.417
33	16.342	52	11.057	71	4.670	90	1.334

OWNER'S AGE, 90 YEARS.—RATE, 3 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	20.141	34	16.270	53	10.845	72	4.489
16	19.965	35	16.030	54	10.476	73	4.210
17	19.794	36	15.784	55	10.101	74	3.963
18	19.620	37	15.533	56	9.725	75	3.754
19	19.442	38	15.278	57	9.346	76	3.552
20	19.257	39	15.020	58	8.974	77	3.361
21	19.068	40	14.763	59	8.621	78	3.170
22	18.869	41	14.513	60	8.292	79	2.966
23	18.665	42	14.265	61	7.994	80	2.776
24	18.454	43	14.014	62	7.701	81	2.579
25	18.237	44	13.756	63	7.405	82	2.401
26	18.017	45	13.488	64	7.099	83	2.224
27	17.792	46	13.210	65	6.786	84	2.057
28	17.565	47	12.919	66	6.466	85	1.894
29	17.349	48	12.612	67	6.140	86	1.756
30	17.145	49	12.283	68	5.808	87	1.647
31	16.938	50	11.938	69	5.472	88	1.575
32	16.725	51	11.576	70	5.136	89	1.500
33	16.502	52	11.212	71	4.801	90	1.411

T A B L E S

FOR ASCERTAINING

VALUE OF CONTINGENT DOWER AND CURTESY, ETC.

4 PER CENT.

OWNER'S AGE, 15 YEARS.—RATE, 4 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	2.683	34	1.742	53	.845	72	.231
16	2.634	35	1.667	54	.801	73	.213
17	2.584	36	1.645	55	.757	74	.196
18	2.537	37	1.596	56	.714	75	.182
19	2.487	38	1.547	57	.673	76	.168
20	2.440	39	1.499	58	.632	77	.156
21	2.388	40	1.451	59	.594	78	.145
22	2.338	41	1.404	60	.560	79	.132
23	2.287	42	1.359	61	.528	80	.121
24	2.236	43	1.313	62	.498	81	.110
25	2.185	44	1.268	63	.468	82	.100
26	2.134	45	1.221	64	.438	83	.092
27	2.082	46	1.175	65	.410	84	.084
28	2.031	47	1.129	66	.382	85	.076
29	1.982	48	1.082	67	.354	86	.069
30	1.934	49	1.034	68	.328	87	.065
31	1.887	50	.987	69	.302	88	.061
32	1.839	51	.939	70	.276	89	.058
33	1.792	52	.891	71	.253	90	.055

OWNER'S AGE, 16 YEARS.—RATE, 4 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	2.753	34	1.786	53	.867	72	.237
16	2.702	35	1.736	54	.821	73	.219
17	2.651	36	1.687	55	.776	74	.201
18	2.603	37	1.636	56	.732	75	.187
19	2.552	38	1.586	57	.689	76	.173
20	2.501	39	1.536	58	.648	77	.161
21	2.451	40	1.487	59	.609	78	.148
22	2.398	41	1.439	60	.574	79	.135
23	2.346	42	1.393	61	.541	80	.125
24	2.294	43	1.345	62	.511	81	.113
25	2.241	44	1.299	63	.479	82	.103
26	2.188	45	1.253	64	.449	83	.094
27	2.135	46	1.204	65	.420	84	.087
28	2.083	47	1.157	66	.392	85	.078
29	2.032	48	1.109	67	.363	86	.071
30	1.984	49	1.060	68	.336	87	.067
31	1.934	50	1.011	69	.309	88	.063
32	1.886	51	.963	70	.283	89	.060
33	1.837	52	.914	71	.260	90	.056

OWNER'S AGE, 17 YEARS.—RATE, 4 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	2.818	34	1.826	53	.884	72	.241
16	2.766	35	1.775	54	.837	73	.222
17	2.704	36	1.723	55	.791	74	.204
18	2.664	37	1.673	56	.746	75	.189
19	2.612	38	1.620	57	.703	76	.175
20	2.561	39	1.570	58	.660	77	.163
21	2.508	40	1.519	59	.621	78	.150
22	2.455	41	1.470	60	.585	79	.137
23	2.400	42	1.422	61	.551	80	.126
24	2.347	43	1.374	62	.520	81	.115
25	2.293	44	1.327	63	.488	82	.105
26	2.238	45	1.279	64	.457	83	.096
27	2.184	46	1.230	65	.427	84	.088
28	2.130	47	1.181	66	.398	85	.079
29	2.079	48	1.132	67	.369	86	.073
30	2.028	49	1.082	68	.341	87	.068
31	1.979	50	1.032	69	.314	88	.064
32	1.927	51	.982	70	.288	89	.061
33	1.878	52	.933	71	.264	90	.057

OWNER'S AGE, 18 YEARS.—RATE, 4 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	2.885	34	1.866	53	.902	72	.244
16	2.832	35	1.813	54	.853	73	.225
17	2.778	36	1.760	55	.806	74	.207
18	2.727	37	1.708	56	.760	75	.192
19	2.673	38	1.656	57	.716	76	.177
20	2.620	39	1.603	58	.672	77	.165
21	2.566	40	1.552	59	.632	78	.152
22	2.512	41	1.501	60	.595	79	.138
23	2.457	42	1.452	61	.561	80	.127
24	2.401	43	1.402	62	.529	81	.116
25	2.345	44	1.354	63	.496	82	.106
26	2.290	45	1.305	64	.465	83	.097
27	2.234	46	1.255	65	.434	84	.088
28	2.179	47	1.206	66	.404	85	.080
29	2.126	48	1.155	67	.375	86	.073
30	2.074	49	1.104	68	.346	87	.068
31	2.022	50	1.053	69	.319	88	.064
32	1.971	51	1.001	70	.292	89	.061
33	1.918	52	.951	71	.267	90	.057

OWNER'S AGE, 19 YEARS.—RATE, 4 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	2.956	34	1.908	53	.920	72	.247
16	2.902	35	1.855	54	.872	73	.228
17	2.847	36	1,801	55	.823	74	.209
18	2.794	37	1.746	56	.776	75	.194
19	2.738	38	1.692	57	.730	76	.180
20	2.685	39	1.640	58	.686	77	.167
21	2.629	40	1.586	59	.645	78	.154
22	2.573	41	1.535	60	.607	79	.140
23	2.516	42	1.485	61	.572	80	.129
24	2.460	43	1.434	62	.539	81	.117
25	2.402	44	1.383	63	.505	82	.107
26	2.345	45	1.334	64	.473	83	.097
27	2.287	46	1.283	65	.442	84	.089
28	2.230	47	1.232	66	.411	85	.081
29	2.176	48	1.180	67	.381	86	.074
30	2.123	49	1.128	68	.352	87	.069
31	2.070	50	1.075	69	.324	88	.065
32	2.016	51	1.023	70	.296	89	.062
33	1.964	52	.971	71	.271	90	.058

OWNER'S AGE, 20 YEARS.—RATE, 4 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	3.033	34	1.956	53	.941	72	.252
16	2.975	35	1.899	54	.891	73	.232
17	2.920	36	1.844	55	.842	74	.213
18	2.865	37	1.789	56	.793	75	.197
19	2.809	38	1.732	57	.746	76	.182
20	2.752	39	1.678	58	.701	77	.169
21	2.696	40	1.625	59	.657	78	.156
22	2.638	41	1.571	60	.620	79	.142
23	2.580	42	1.519	61	.584	80	.130
24	2.521	43	1.467	62	.550	81	.118
25	2.463	44	1.416	63	.516	82	.108
26	2.403	45	1.364	64	.483	83	.098
27	2.344	46	1.312	65	.451	84	.090
28	2.286	47	1.260	66	.419	85	.081
29	2.230	48	1.207	67	.388	86	.074
30	2.175	49	1.154	68	.359	87	.070
31	2.121	50	1.100	69	.330	88	.066
32	2.056	51	1.046	70	.302	89	.063
33	2.011	52	.993	71	.276	90	.058

OWNER'S AGE, 21 YEARS.—RATE, 4 PER CENT.
(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	3.111	34	2.005	53	.964	72	.257
16	3.055	35	1.948	54	.912	73	.236
17	2.997	36	1.890	55	.862	74	.217
18	2.941	37	1.834	56	.812	75	.201
19	2.883	38	1.781	57	.764	76	.185
20	2.826	39	1.720	58	.717	77	.172
21	2.766	40	1.664	59	.674	78	.158
22	2.707	41	1.611	60	.634	79	.144
23	2.647	42	1.557	61	.598	80	.132
24	2.588	43	1.504	62	.563	81	.120
25	2.527	44	1.451	63	.528	82	.109
26	2.467	45	1.399	64	.494	83	.099
27	2.405	46	1.344	65	.461	84	.091
28	2.346	47	1.291	66	.429	85	.082
29	2.288	48	1.237	67	.397	86	.075
30	2.231	49	1.182	68	.366	87	.070
31	2.175	50	1.126	69	.337	88	.066
32	2.119	51	1.072	70	.308	89	.063
33	2.063	52	1.017	71	.282	90	.059

OWNER'S AGE, 22 YEARS.—RATE, 4 PER CENT.
(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	3.199	34	2.062	53	.991	72	.263
16	3.140	35	2.002	54	.938	73	.242
17	3.082	36	1.944	55	.886	74	.222
18	3.025	37	1.884	56	.835	75	.206
19	2.965	38	1.826	57	.786	76	.190
20	2.906	39	1.768	58	.738	77	.176
21	2.845	40	1.711	59	.693	78	.162
22	2.784	41	1.655	60	.652	79	.147
23	2.722	42	1.601	61	.615	80	.135
24	2.661	43	1.545	62	.579	81	.123
25	2.599	44	1.492	63	.543	82	.112
26	2.536	45	1.437	64	.508	83	.102
27	2.474	46	1.382	65	.474	84	.093
28	2.412	47	1.326	66	.441	85	.084
29	2.353	48	1.271	67	.408	86	.077
30	2.295	49	1.215	68	.376	87	.072
31	2.237	50	1.158	69	.346	88	.068
32	2.178	51	1.101	70	.316	89	.064
33	2.121	52	1.046	71	.289	90	.060

OWNER'S AGE, 23 YEARS.—RATE, 4 PER CENT.
(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	3.292	34	2.122	53	1.021	72	.271
16	3.232	35	2.061	54	.966	73	.250
17	3.171	36	2.001	55	.913	74	.229
18	3.114	37	1.940	56	.860	75	.212
19	3.052	38	1.878	57	.810	76	.196
20	2.992	39	1.820	58	.760	77	.181
21	2.929	40	1.761	59	.715	78	.167
22	2.866	41	1.703	60	.672	79	.152
23	2.802	42	1.647	61	.634	80	.139
24	2.740	43	1.591	62	.597	81	.126
25	2.675	44	1.535	63	.560	82	.115
26	2.612	45	1.479	64	.524	83	.104
27	2.547	46	1.422	65	.488	84	.095
28	2.484	47	1.366	66	.454	85	.086
29	2.422	48	1.308	67	.420	86	.079
30	2.362	49	1.251	68	.388	87	.074
31	2.303	50	1.192	69	.356	88	.069
32	2.243	51	1.134	70	.326	89	.066
33	2.183	52	1.076	71	.298	90	.062

OWNER'S AGE, 24 YEARS.—RATE, 4 PER CENT.
(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	3.390	34	2.187	53	1.053	72	.281
16	3.329	35	2.125	54	.998	73	.258
17	3.267	36	2.062	55	.942	74	.237
18	3.207	37	2.000	56	.888	75	.220
19	3.145	38	1.937	57	.836	76	.203
20	3.082	39	1.874	58	.785	77	.188
21	3.019	40	1.815	59	.738	78	.173
22	2.954	41	1.755	60	.695	79	.157
23	2.889	42	1.698	61	.655	80	.144
24	2.823	43	1.640	62	.617	81	.131
25	2.757	44	1.583	63	.578	82	.119
26	2.691	45	1.525	64	.542	83	.108
27	2.625	46	1.467	65	.505	84	.099
28	2.560	47	1.408	66	.470	85	.089
29	2.497	48	1.350	67	.435	86	.081
30	2.435	49	1.289	68	.401	87	.076
31	2.374	50	1.230	69	.369	88	.072
32	2.312	51	1.170	70	.337	89	.068
33	2.251	52	1.111	71	.308	90	.064

OWNER'S AGE, 25 YEARS.—RATE, 4 PER CENT.
(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	3.495	34	2.258	53	1.089	72	.292
16	3.432	35	2.193	54	1.031	73	.269
17	3.369	36	2.129	55	.975	74	.247
18	3.307	37	2.064	56	.919	75	.229
19	3.243	38	1.999	57	.865	76	.211
20	3.180	39	1.936	58	.813	77	.195
21	3.114	40	1.872	59	.765	78	.180
22	3.048	41	1.812	60	.720	79	.164
23	2.980	42	1.753	61	.679	80	.150
24	2.913	43	1.693	62	.639	81	.137
25	2.845	44	1.634	63	.600	82	.124
26	2.777	45	1.575	64	.562	83	.113
27	2.709	46	1.514	65	.524	84	.103
28	2.642	47	1.455	66	.488	85	.093
29	2.576	48	1.394	67	.452	86	.085
30	2.513	49	1.332	68	.417	87	.079
31	2.450	50	1.270	69	.383	88	.075
32	2.386	51	1.209	70	.351	89	.071
33	2.323	52	1.148	71	.321	90	.067

OWNER'S AGE, 26 YEARS.—RATE, 4 PER CENT.
(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	3.603	34	2.331	53	1.126	72	.305
16	3.538	35	2.264	54	1.067	73	.280
17	3.473	36	2.198	55	1.008	74	.257
18	3.411	37	2.131	56	.951	75	.238
19	3.345	38	2.064	57	.896	76	.220
20	3.279	39	1.999	58	.842	77	.204
21	3.213	40	1.934	59	.792	78	.188
22	3.144	41	1.869	60	.746	79	.171
23	3.076	42	1.810	61	.704	80	.157
24	3.006	43	1.748	62	.663	81	.143
25	2.936	44	1.687	63	.622	82	.130
26	2.866	45	1.626	64	.583	83	.118
27	2.796	46	1.564	65	.545	84	.108
28	2.727	47	1.502	66	.507	85	.097
29	2.660	48	1.440	67	.470	86	.089
30	2.594	49	1.377	68	.434	87	.083
31	2.529	50	1.313	69	.399	88	.078
32	2.464	51	1.249	70	.365	89	.071
33	2.398	52	1.187	71	.334	90	.070

OWNER'S AGE, 27 YEARS.—RATE, 4 PER CENT.

(For explanation and rule, see pp. 19, 20)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	3.717	34	2.410	53	1.167	72	.319
16	3.651	35	2.341	54	1.105	73	.293
17	3.585	36	2.272	55	1.046	74	.270
18	3.521	37	2.204	56	.986	75	.250
19	3.453	38	2.135	57	.930	76	.231
20	3.386	39	2.067	58	.874	77	.215
21	3.317	40	2.000	59	.823	78	.198
22	3.248	41	1.935	60	.775	79	.180
23	3.177	42	1.870	61	.732	80	.166
24	3.106	43	1.808	62	.690	81	.150
25	3.034	44	1.745	63	.648	82	.137
26	2.962	45	1.682	64	.607	83	.125
27	2.889	46	1.618	65	.567	84	.114
28	2.818	47	1.555	66	.529	85	.103
29	2.748	48	1.490	67	.490	86	.094
30	2.681	49	1.425	68	.453	87	.088
31	2.614	50	1.360	69	.417	88	.083
32	2.546	51	1.294	70	.382	89	.079
33	2.479	52	1.229	71	.349	90	.074

OWNER'S AGE, 28 YEARS.—RATE, 4 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	3.832	34	2.489	53	1.207	72	.333
16	3.765	35	2.419	54	1.144	73	.307
17	3.697	36	2.348	55	1.082	74	.283
18	3.632	37	2.276	56	1.022	75	.262
19	3.562	38	2.206	57	.963	76	.243
20	3.494	39	2.136	58	.906	77	.225
21	3.424	40	2.067	59	.853	78	.208
22	3.352	41	1.999	60	.804	79	.190
23	3.280	42	1.934	61	.759	80	.174
24	3.207	43	1.867	62	.716	81	.159
25	3.133	44	1.804	63	.673	82	.145
26	3.059	45	1.739	64	.631	83	.132
27	2.984	46	1.673	65	.590	84	.121
28	2.910	47	1.607	66	.550	85	.109
29	2.839	48	1.541	67	.510	86	.100
30	2.769	49	1.474	68	.472	87	.093
31	2.701	50	1.406	69	.435	88	.088
32	2.631	51	1.339	70	.398	89	.084
33	2.561	52	1.272	71	.365	90	.078

OWNER'S AGE, 29 YEARS.—RATE, 4 PER CENT.
 (For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	3.940	34	2.562	53	1.242	72	.344
16	3.871	35	2.489	54	1.177	73	.317
17	3.803	36	2.416	55	1.113	74	.292
18	3.736	37	2.343	56	1.051	75	.271
19	3.665	38	2.270	57	.991	76	.251
20	3.595	39	2.198	58	.932	77	.233
21	3.523	40	2.127	59	.878	78	.215
22	3.450	41	2.057	60	.828	79	.197
23	3.375	42	1.990	61	.782	80	.181
24	3.301	43	1.922	62	.737	81	.165
25	3.224	44	1.854	63	.693	82	.150
26	3.149	45	1.788	64	.650	83	.137
27	3.071	46	1.720	65	.608	84	.125
28	2.996	47	1.653	66	.567	85	.114
29	2.922	48	1.585	67	.526	86	.104
30	2.851	49	1.515	68	.487	87	.097
31	2.780	50	1.446	69	.449	88	.092
32	2.708	51	1.376	70	.411	89	.087
33	2.636	52	1.308	71	.377	90	.082

 OWNER'S AGE, 30 YEARS.—RATE, 4 PER CENT.
 (For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	4.037	34	2.625	53	1.267	72	.350
16	3.968	35	2.550	54	1.201	73	.322
17	3.897	36	2.475	55	1.136	74	.297
18	3.829	37	2.399	56	1.072	75	.275
19	3.757	38	2.324	57	1.010	76	.255
20	3.685	39	2.250	58	.950	77	.237
21	3.611	40	2.177	59	.895	78	.219
22	3.537	41	2.105	60	.843	79	.199
23	3.460	42	2.035	61	.796	80	.184
24	3.384	43	1.966	62	.751	81	.167
25	3.306	44	1.897	63	.706	82	.152
26	3.228	45	1.827	64	.662	83	.139
27	3.149	46	1.759	65	.619	84	.127
28	3.071	47	1.689	66	.577	85	.115
29	2.996	48	1.618	67	.536	86	.106
30	2.922	49	1.547	68	.495	87	.099
31	2.849	50	1.476	69	.456	88	.093
32	2.775	51	1.405	70	.418	89	.089
33	2.702	52	1.335	71	.383	90	.083

OWNER'S AGE, 31 YEARS.—RATE, 4 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	4.137	34	2.691	53	1.292	72	.355
16	4.065	35	2.613	54	1.224	73	.327
17	3.995	36	2.535	55	1.158	74	.301
18	3.924	37	2.458	56	1.093	75	.279
19	3.851	38	2.380	57	1.029	76	.258
20	3.778	39	2.303	58	.968	77	.240
21	3.702	40	2.228	59	.912	78	.221
22	3.626	41	2.155	60	.859	79	.202
23	3.548	42	2.083	61	.811	80	.185
24	3.470	43	2.011	62	.765	81	.169
25	3.390	44	1.940	63	.718	82	.154
26	3.310	45	1.869	64	.674	83	.140
27	3.229	46	1.796	65	.630	84	.128
28	3.150	47	1.726	66	.587	85	.116
29	3.072	48	1.653	67	.544	86	.107
30	2.996	49	1.580	68	.503	87	.099
31	2.921	50	1.507	69	.464	88	.094
32	2.845	51	1.434	70	.425	89	.090
33	2.769	52	1.362	71	.389	90	.084

OWNER'S AGE, 32 YEARS.—RATE, 4 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	4.242	34	2.760	53	1.320	72	.361
16	4.170	35	2.681	54	1.250	73	.332
17	4.096	36	2.601	55	1.181	74	.306
18	4.026	37	2.520	56	1.115	75	.283
19	3.950	38	2.440	57	1.051	76	.262
20	3.866	39	2.362	58	.987	77	.243
21	3.799	40	2.284	59	.929	78	.224
22	3.720	41	2.208	60	.876	79	.204
23	3.641	42	2.135	61	.826	80	.188
24	3.561	43	2.060	62	.779	81	.171
25	3.479	44	1.987	63	.732	82	.156
26	3.398	45	1.914	64	.686	83	.142
27	3.314	46	1.839	65	.641	84	.130
28	3.233	47	1.765	66	.598	85	.117
29	3.153	48	1.691	67	.554	86	.107
30	3.075	49	1.616	68	.512	87	.100
31	2.998	50	1.540	69	.471	88	.095
32	2.920	51	1.465	70	.432	89	.090
33	2.841	52	1.392	71	.396	90	.085

OWNER'S AGE, 33 YEARS.—RATE, 4 PER CENT.
(For explanation and rule, see pp. 19, 20.)

<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>
15	4.356	34	2.838	53	1.352	72	.369
16	4.282	35	2.756	54	1.280	73	.339
17	4.208	36	2.674	55	1.210	74	.312
18	4.134	37	2.591	56	1.141	75	.289
19	4.059	38	2.507	57	1.075	76	.268
20	3.982	39	2.427	58	1.011	77	.248
21	3.904	40	2.347	59	.951	78	.228
22	3.824	41	2.268	60	.896	79	.208
23	3.742	42	2.192	61	.846	80	.191
24	3.661	43	2.116	62	.797	81	.173
25	3.577	44	2.040	63	.749	82	.158
26	3.493	45	1.964	64	.702	83	.144
27	3.408	46	1.888	65	.656	84	.132
28	3.324	47	1.812	66	.611	85	.119
29	3.242	48	1.734	67	.566	86	.109
30	3.163	49	1.657	68	.523	87	.102
31	3.083	50	1.579	69	.482	88	.096
32	3.002	51	1.502	70	.441	89	.092
33	2.922	52	1.426	71	.404	90	.086

OWNER'S AGE, 34 YEARS.—RATE, 4 PER CENT.
(For explanation and rule, see pp. 19, 20.)

<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>
15	4.478	34	2.925	53	1.390	72	.379
16	4.403	35	2.839	54	1.316	73	.349
17	4.328	36	2.754	55	1.243	74	.321
18	4.254	37	2.669	56	1.172	75	.297
19	4.175	38	2.584	57	1.104	76	.275
20	4.099	39	2.499	58	1.038	77	.254
21	4.018	40	2.417	59	.977	78	.235
22	3.937	41	2.336	60	.920	79	.214
23	3.853	42	2.257	61	.868	80	.196
24	3.769	43	2.178	62	.819	81	.178
25	3.684	44	2.101	63	.769	82	.162
26	3.598	45	2.022	64	.721	83	.148
27	3.511	46	1.943	65	.673	84	.135
28	3.424	47	1.864	66	.627	85	.122
29	3.340	48	1.785	67	.582	86	.112
30	3.258	49	1.704	68	.538	87	.104
31	3.177	50	1.624	69	.495	88	.099
32	3.093	51	1.544	70	.454	89	.094
33	3.000	52	1.466	71	.415	90	.088

OWNER'S AGE, 35 YEARS.—RATE, 4 PER CENT.

(For explanation and rule, see pp. 19, 20.)

<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>
15	4.608	34	3.017	53	1.431	72	.391
16	4.531	35	2.930	54	1.355	73	.359
17	4.455	36	2.842	55	1.280	74	.330
18	4.379	37	2.754	56	1.207	75	.306
19	4.300	38	2.666	57	1.137	76	.283
20	4.220	39	2.579	58	1.069	77	.262
21	4.139	40	2.493	59	1.006	78	.242
22	4.055	41	2.410	60	.947	79	.220
23	3.970	42	2.328	61	.894	80	.202
24	3.885	43	2.246	62	.843	81	.184
25	3.797	44	2.166	63	.792	82	.167
26	3.709	45	2.086	64	.742	83	.152
27	3.620	46	2.003	65	.693	84	.139
28	3.532	47	1.922	66	.646	85	.126
29	3.445	48	1.840	67	.599	86	.115
30	3.361	49	1.757	68	.554	87	.107
31	3.277	50	1.673	69	.510	88	.102
32	3.192	51	1.591	70	.467	89	.097
33	3.106	52	1.510	71	.428	90	.091

OWNER'S AGE, 36 YEARS.—RATE, 4 PER CENT.

(For explanation and rule, see pp. 19, 20.)

<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>
15	4.744	34	3.117	53	1.477	72	.404
16	4.667	35	3.027	54	1.398	73	.372
17	4.588	36	2.937	55	1.321	74	.342
18	4.511	37	2.845	56	1.245	75	.317
19	4.431	38	2.754	57	1.173	76	.294
20	4.350	39	2.665	58	1.102	77	.272
21	4.266	40	2.576	59	1.037	78	.251
22	4.182	41	2.489	60	.977	79	.228
23	4.095	42	2.405	61	.922	80	.210
24	4.007	43	2.321	62	.869	81	.190
25	3.918	44	2.237	63	.817	82	.173
26	3.828	45	2.154	64	.766	83	.158
27	3.736	46	2.070	65	.716	84	.144
28	3.646	47	1.985	66	.667	85	.130
29	3.557	48	1.900	67	.619	86	.119
30	3.471	49	1.814	68	.572	87	.111
31	3.384	50	1.728	69	.527	88	.105
32	3.297	51	1.642	70	.483	89	.100
33	3.209	52	1.558	71	.442	90	.094

OWNER'S AGE, 37 YEARS.—RATE, 4 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	4.885	34	3.222	53	1.525	72	.418
16	4.806	35	3.129	54	1.444	73	.385
17	4.728	36	3.035	55	1.363	74	.354
18	4.649	37	2.942	56	1.285	75	.329
19	4.566	38	2.847	57	1.210	76	.304
20	4.485	39	2.755	58	1.138	77	.282
21	4.400	40	2.663	59	1.071	78	.260
22	4.312	41	2.574	60	1.008	79	.237
23	4.224	42	2.486	61	.952	80	.218
24	4.135	43	2.399	62	.898	81	.198
25	4.043	44	2.313	63	.843	82	.180
26	3.951	45	2.226	64	.791	83	.164
27	3.858	46	2.138	65	.739	84	.150
28	3.764	47	2.052	66	.689	85	.135
29	3.674	48	1.963	67	.639	86	.124
30	3.585	49	1.874	68	.591	87	.116
31	3.497	50	1.785	69	.545	88	.109
32	3.406	51	1.697	70	.499	89	.104
33	3.316	52	1.609	71	.457	90	.098

OWNER'S AGE, 38 YEARS.—RATE, 4 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	5.031	34	3.332	53	1.576	72	.433
16	4.951	35	3.236	54	1.492	73	.399
17	4.870	36	3.139	55	1.409	74	.368
18	4.792	37	3.042	56	1.328	75	.341
19	4.707	38	2.946	57	1.251	76	.316
20	4.623	39	2.849	58	1.175	77	.293
21	4.542	40	2.755	59	1.106	78	.271
22	4.449	41	2.662	60	1.041	79	.247
23	4.357	42	2.572	61	.983	80	.227
24	4.267	43	2.481	62	.927	81	.206
25	4.173	44	2.392	63	.871	82	.188
26	4.079	45	2.303	64	.817	83	.171
27	3.984	46	2.212	65	.764	84	.156
28	3.889	47	2.121	66	.712	85	.141
29	3.796	48	2.031	67	.661	86	.129
30	3.705	49	1.938	68	.611	87	.121
31	3.614	50	1.846	69	.563	88	.114
32	3.521	51	1.754	70	.517	89	.109
33	3.427	52	1.664	71	.474	90	.102

OWNER'S AGE, 39 YEARS.—RATE, 4 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	5.182	34	3.446	53	1.631	72	.449
16	5.100	35	3.348	54	1.543	73	.414
17	5.019	36	3.249	55	1.457	74	.382
18	4.938	37	3.149	56	1.373	75	.355
19	4.854	38	3.048	57	1.293	76	.329
20	4.768	39	2.950	58	1.215	77	.305
21	4.680	40	2.852	59	1.143	78	.282
22	4.590	41	2.756	60	1.076	79	.258
23	4.498	42	2.663	61	1.016	80	.237
24	4.403	43	2.569	62	.958	81	.215
25	4.309	44	2.476	63	.901	82	.196
26	4.213	45	2.383	64	.845	83	.180
27	4.115	46	2.289	65	.790	84	.164
28	4.018	47	2.196	66	.737	85	.148
29	3.923	48	2.101	67	.684	86	.136
30	3.830	49	2.007	68	.633	87	.127
31	3.736	50	1.910	69	.583	88	.120
32	3.642	51	1.815	70	.535	89	.114
33	3.546	52	1.721	71	.491	90	.107

OWNER'S AGE, 40 YEARS.—RATE, 4 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	5.332	34	3.562	53	1.684	72	.464
16	5.249	35	3.460	54	1.593	73	.427
17	5.166	36	3.358	55	1.504	74	.394
18	5.085	37	3.255	56	1.417	75	.367
19	4.998	38	3.152	57	1.334	76	.340
20	4.913	39	3.050	58	1.253	77	.316
21	4.822	40	2.949	59	1.179	78	.292
22	4.731	41	2.849	60	1.110	79	.267
23	4.637	42	2.753	61	1.048	80	.246
24	4.542	43	2.656	62	.988	81	.224
25	4.443	44	2.560	63	.928	82	.204
26	4.346	45	2.464	64	.870	83	.186
27	4.246	46	2.366	65	.814	84	.170
28	4.147	47	2.270	66	.759	85	.154
29	4.050	48	2.172	67	.705	86	.142
30	3.955	49	2.073	68	.652	87	.132
31	3.859	50	1.975	69	.602	88	.125
32	3.762	51	1.875	70	.552	89	.119
33	3.664	52	1.778	71	.506	90	.112

OWNER'S AGE, 41 YEARS.—RATE, 4 PER CENT.
(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	5.476	34	3.672	53	1.732	72	.474
16	5.392	35	3.568	54	1.638	73	.437
17	5.308	36	3.462	55	1.546	74	.403
18	5.225	37	3.357	56	1.456	75	.375
19	5.138	38	3.250	57	1.370	76	.348
20	5.050	39	3.145	58	1.286	77	.323
21	4.960	40	3.040	59	1.209	78	.299
22	4.866	41	2.938	60	1.138	79	.274
23	4.770	42	2.838	61	1.073	80	.252
24	4.673	43	2.738	62	1.012	81	.230
25	4.574	44	2.639	63	.950	82	.210
26	4.472	45	2.539	64	.891	83	.191
27	4.372	46	2.439	65	.833	84	.175
28	4.270	47	2.338	66	.776	85	.159
29	4.171	48	2.237	67	.721	86	.145
30	4.074	49	2.134	68	.667	87	.136
31	3.977	50	2.032	69	.615	88	.129
32	3.877	51	1.931	70	.564	89	.122
33	3.776	52	1.829	71	.517	90	.115

OWNER'S AGE, 42 YEARS.—RATE, 4 PER CENT.
(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	5.619	34	3.781	53	1.778	72	.481
16	5.534	35	3.674	54	1.680	73	.473
17	5.448	36	3.566	55	1.585	74	.409
18	5.364	37	3.457	56	1.492	75	.380
19	5.276	38	3.348	57	1.403	76	.353
20	5.186	39	3.240	58	1.317	77	.328
21	5.094	40	3.132	59	1.237	78	.303
22	5.000	41	3.026	60	1.163	79	.278
23	4.902	42	2.923	61	1.096	80	.255
24	4.804	43	2.819	62	1.033	81	.233
25	4.703	44	2.717	63	.970	82	.213
26	4.601	45	2.614	64	.908	83	.194
27	4.495	46	2.509	65	.848	84	.178
28	4.393	47	2.406	66	.791	85	.161
29	4.292	48	2.301	67	.733	86	.148
30	4.192	49	2.195	68	.678	87	.138
31	4.093	50	2.088	69	.625	88	.131
32	3.992	51	1.983	70	.573	89	.124
33	3.888	52	1.880	71	.526	90	.117

OWNER'S AGE, 43 YEARS.—RATE, 4 PER CENT.
(For explanation and rule, see pp. 19, 20.)

<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>
15	5.763	34	3.892	53	1.825	72	.486
16	5.676	35	3.782	54	1.723	73	.447
17	5.590	36	3.672	55	1.624	74	.412
18	5.504	37	3.560	56	1.528	75	.383
19	5.415	38	3.447	57	1.436	76	.355
20	5.324	39	3.336	58	1.346	77	.330
21	5.231	40	3.225	59	1.264	78	.305
22	5.134	41	3.116	60	1.188	79	.279
23	5.036	42	3.009	61	1.119	80	.257
24	4.936	43	2.903	62	1.052	81	.234
25	4.833	44	2.796	63	.987	82	.214
26	4.729	45	2.689	64	.924	83	.196
27	4.623	46	2.582	65	.862	84	.179
28	4.516	47	2.474	66	.803	85	.162
29	4.414	48	2.366	67	.744	86	.149
30	4.313	49	2.256	68	.688	87	.139
31	4.211	50	2.146	69	.633	88	.131
32	4.107	51	2.036	70	.580	89	.125
33	4.002	52	1.929	71	.531	90	.117

OWNER'S AGE, 44 YEARS.—RATE, 4 PER CENT.
(For explanation and rule, see pp. 19, 20.)

<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>
15	5.914	34	4.011	53	1.875	72	.491
16	5.826	35	3.898	54	1.771	73	.452
17	5.739	36	3.784	55	1.668	74	.416
18	5.652	37	3.670	56	1.568	75	.386
19	5.560	38	3.554	57	1.472	76	.358
20	5.469	39	3.439	58	1.380	77	.332
21	5.374	40	3.325	59	1.294	78	.307
22	5.277	41	3.213	60	1.215	79	.281
23	5.176	42	3.103	61	1.143	80	.258
24	5.075	43	2.992	62	1.075	81	.236
25	4.970	44	2.883	63	1.007	82	.215
26	4.864	45	2.772	64	.942	83	.196
27	4.756	46	2.660	65	.878	84	.180
28	4.649	47	2.549	66	.816	85	.163
29	4.542	48	2.436	67	.756	86	.149
30	4.440	49	2.323	68	.698	87	.139
31	4.336	50	2.208	69	.642	88	.132
32	4.230	51	2.095	70	.588	89	.125
33	4.122	52	1.984	71	.538	90	.117

OWNER'S AGE, 45 YEARS.—RATE, 4 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	6.071	34	4.136	53	1.932	72	.497
16	5.984	35	4.022	54	1.823	73	.456
17	5.895	36	3.905	55	1.717	74	.420
18	5.807	37	3.787	56	1.613	75	.389
19	5.715	38	3.669	57	1.513	76	.360
20	5.621	39	3.550	58	1.417	77	.334
21	5.526	40	3.433	59	1.328	78	.308
22	5.426	41	3.317	60	1.246	79	.282
23	5.324	42	3.204	61	1.171	80	.259
24	5.221	43	3.089	62	1.100	81	.236
25	5.115	44	2.976	63	1.029	82	.216
26	5.007	45	2.862	64	.962	83	.197
27	4.897	46	2.746	65	.896	84	.180
28	4.788	47	2.631	66	.832	85	.163
29	4.680	48	2.514	67	.769	86	.149
30	4.574	49	2.396	68	.709	87	.139
31	4.469	50	2.278	69	.652	88	.132
32	4.361	51	2.159	70	.596	89	.125
33	4.250	52	2.044	71	.545	90	.117

OWNER'S AGE, 46 YEARS.—RATE, 4 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	6.241	34	4.273	53	1.996	72	.504
16	6.151	35	4.155	54	1.883	73	.463
17	6.062	36	4.037	55	1.773	74	.425
18	5.973	37	3.915	56	1.665	75	.393
19	5.880	38	3.794	57	1.561	76	.364
20	5.785	39	3.672	58	1.461	77	.336
21	5.687	40	3.551	59	1.368	78	.310
22	5.587	41	3.433	60	1.282	79	.283
23	5.483	42	3.315	61	1.205	80	.260
24	5.379	43	3.198	62	1.130	81	.237
25	5.270	44	3.080	63	1.057	82	.216
26	5.161	45	2.962	64	.986	83	.197
27	5.049	46	2.842	65	.917	84	.180
28	4.938	47	2.722	66	.851	85	.163
29	4.828	48	2.601	67	.786	86	.149
30	4.722	49	2.478	68	.724	87	.139
31	4.612	50	2.356	69	.664	88	.132
32	4.502	51	2.234	70	.607	89	.125
33	4.390	52	2.113	71	.554	90	.117

OWNER'S AGE, 47 YEARS.—RATE, 4 PER CENT.
(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	6.422	34	4.421	53	2.070	72	.515
16	6.331	35	4.301	54	1.953	73	.471
17	6.240	36	4.179	55	1.837	74	.432
18	6.151	37	4.056	56	1.725	75	.399
19	6.056	38	3.930	57	1.617	76	.369
20	5.960	39	3.806	58	1.512	77	.341
21	5.861	40	3.682	59	1.416	78	.313
22	5.758	41	3.559	60	1.326	79	.286
23	5.654	42	3.439	61	1.245	80	.262
24	5.547	43	3.317	62	1.167	81	.238
25	5.438	44	3.196	63	1.090	82	.217
26	5.326	45	3.074	64	1.016	83	.198
27	5.213	46	2.949	65	.944	84	.180
28	5.099	47	2.825	66	.875	85	.163
29	4.988	48	2.699	67	.807	86	.149
30	4.879	49	2.572	68	.742	87	.139
31	4.769	50	2.444	69	.680	88	.132
32	4.655	51	2.317	70	.621	89	.125
33	4.541	52	2.193	71	.566	90	.117

OWNER'S AGE, 48 YEARS.—RATE, 4 PER CENT.
(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	6.618	34	4.585	53	2.158	72	.529
16	6.526	35	4.462	54	2.034	73	.484
17	6.434	36	4.337	55	1.914	74	.443
18	6.343	37	4.210	56	1.797	75	.409
19	6.247	38	4.083	57	1.684	76	.377
20	6.150	39	3.954	58	1.575	77	.348
21	6.050	40	3.827	59	1.473	78	.319
22	5.946	41	3.701	60	1.380	79	.290
23	5.839	42	3.577	61	1.294	80	.266
24	5.732	43	3.452	62	1.212	81	.241
25	5.620	44	3.326	63	1.132	82	.219
26	5.507	45	3.200	64	1.054	83	.200
27	5.391	46	3.071	65	.979	84	.182
28	5.276	47	2.942	66	.906	85	.165
29	5.163	48	2.812	67	.835	86	.151
30	5.051	49	2.679	68	.768	87	.140
31	4.939	50	2.547	69	.702	88	.132
32	4.824	51	2.414	70	.640	89	.126
33	4.706	52	2.284	71	.582	90	.117

OWNER'S AGE, 49 YEARS.—RATE, 4 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	6.836	34	4.770	53	2.263	72	.552
16	6.743	35	4.645	54	2.135	73	.505
17	6.650	36	4.517	55	2.009	74	.462
18	6.558	37	4.387	56	1.886	75	.426
19	6.461	38	4.256	57	1.768	76	.392
20	6.363	39	4.126	58	1.653	77	.361
21	6.261	40	3.994	59	1.547	78	.331
22	6.156	41	3.864	60	1.449	79	.301
23	6.048	42	3.737	61	1.359	80	.275
24	5.937	43	3.608	62	1.273	81	.249
25	5.824	44	3.479	63	1.188	82	.226
26	5.710	45	3.348	64	1.106	83	.206
27	5.592	46	3.214	65	1.027	84	.187
28	5.475	47	3.081	66	.950	85	.169
29	5.359	48	2.945	67	.875	86	.155
30	5.246	49	2.808	68	.804	87	.144
31	5.132	50	2.669	69	.735	88	.136
32	5.015	51	2.531	70	.670	89	.129
33	4.895	52	2.395	71	.609	90	.120

OWNER'S AGE, 50 YEARS.—RATE, 4 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	7.073	34	4.974	53	2.385	72	.584
16	6.978	35	4.845	54	2.251	73	.533
17	6.884	36	4.715	55	2.119	74	.487
18	6.791	37	4.582	56	1.990	75	.449
19	6.692	38	4.448	57	1.866	76	.413
20	6.593	39	4.313	58	1.746	77	.380
21	6.489	40	4.180	59	1.635	78	.348
22	6.383	41	4.046	60	1.531	79	.316
23	6.273	42	3.914	61	1.436	80	.289
24	6.162	43	3.782	62	1.346	81	.261
25	6.046	44	3.648	63	1.256	82	.237
26	5.930	45	3.514	64	1.170	83	.215
27	5.811	46	3.376	65	1.086	84	.196
28	5.691	47	3.237	66	1.005	85	.177
29	5.574	48	3.097	67	.925	86	.162
30	5.459	49	2.953	68	.849	87	.151
31	5.343	50	2.810	69	.777	88	.142
32	5.223	51	2.665	70	.708	89	.135
33	5.101	52	2.523	71	.643	90	.126

OWNER'S AGE, 51 YEARS.—RATE, 4 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	7.328	34	5.197	53	2.525	72	.624
16	7.233	35	5.066	54	2.384	73	.570
17	7.137	36	4.932	55	2.246	74	.521
18	7.042	37	4.797	56	2.111	75	.480
19	6.943	38	4.659	57	1.981	76	.441
20	6.842	39	4.521	58	1.855	77	.406
21	6.738	40	4.383	59	1.738	78	.372
22	6.629	41	4.248	60	1.628	79	.338
23	6.518	42	4.112	61	1.529	80	.308
24	6.405	43	3.975	62	1.433	81	.279
25	6.288	44	3.838	63	1.338	82	.253
26	6.169	45	3.698	64	1.247	83	.230
27	6.048	46	3.557	65	1.158	84	.209
28	5.927	47	3.413	66	1.071	85	.189
29	5.807	48	3.267	67	.987	86	.173
30	5.691	49	3.118	68	.907	87	.161
31	5.573	50	2.968	69	.830	88	.152
32	5.451	51	2.818	70	.756	89	.144
33	5.327	52	2.669	71	.687	90	.135

OWNER'S AGE, 52 YEARS.—RATE, 4 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	7.588	34	5.427	53	2.672	72	.668
16	7.492	35	5.293	54	2.525	73	.610
17	7.396	36	5.156	55	2.380	74	.558
18	7.300	37	5.017	56	2.239	75	.514
19	7.199	38	4.877	57	2.102	76	.473
20	7.097	39	4.735	58	1.970	77	.435
21	6.991	40	4.594	59	1.847	78	.399
22	6.882	41	4.454	60	1.732	79	.362
23	6.768	42	4.317	61	1.627	80	.330
24	6.654	43	4.176	62	1.526	81	.298
25	6.535	44	4.035	63	1.427	82	.271
26	6.415	45	3.891	64	1.329	83	.245
27	6.291	46	3.744	65	1.235	84	.224
28	6.168	47	3.597	66	1.144	85	.202
29	6.047	48	3.445	67	1.054	86	.184
30	5.929	49	3.290	68	.969	87	.172
31	5.809	50	3.134	69	.887	88	.162
32	5.686	51	2.977	70	.808	89	.154
33	5.559	52	2.824	71	.735	90	.144

OWNER'S AGE, 53 YEARS.—RATE, 4 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	7.855	34	5.664	53	2.828	72	.715
16	7.758	35	5.527	54	2.674	73	.654
17	7.660	36	5.388	55	2.523	74	.598
18	7.564	37	5.246	56	2.374	75	.551
19	7.461	38	5.102	57	2.231	76	.507
20	7.358	39	4.958	58	2.092	77	.467
21	7.251	40	4.813	59	1.963	78	.428
22	7.140	41	4.670	60	1.842	79	.388
23	7.026	42	4.528	61	1.732	80	.354
24	6.909	43	4.385	62	1.626	81	.320
25	6.789	44	4.239	63	1.521	82	.290
26	6.667	45	4.092	64	1.419	83	.263
27	6.542	46	3.940	65	1.319	84	.239
28	6.416	47	3.787	66	1.222	85	.216
29	6.294	48	3.632	67	1.127	86	.197
30	6.174	49	3.471	68	1.036	87	.184
31	6.052	50	3.309	69	.949	88	.174
32	5.927	51	3.146	70	.865	89	.165
33	5.798	52	2.985	71	.787	90	.154

OWNER'S AGE, 54 YEARS.—RATE, 4 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	8.129	34	5.908	53	2.992	72	.768
16	8.030	35	5.769	54	2.831	73	.702
17	7.931	36	5.627	55	2.673	74	.643
18	7.833	37	5.483	56	2.518	75	.593
19	7.731	38	5.336	57	2.368	76	.546
20	7.626	39	5.188	58	2.223	77	.502
21	7.517	40	5.040	59	2.087	78	.461
22	7.405	41	4.894	60	1.960	79	.418
23	7.289	42	4.748	61	1.845	80	.381
24	7.172	43	4.601	62	1.733	81	.344
25	7.049	44	4.453	63	1.623	82	.312
26	6.926	45	4.301	64	1.515	83	.283
27	6.798	46	4.145	65	1.409	84	.257
28	6.671	47	3.988	66	1.306	85	.232
29	6.547	48	3.826	67	1.206	86	.212
30	6.426	49	3.661	68	1.109	87	.197
31	6.302	50	3.493	69	1.016	88	.187
32	6.175	51	3.323	70	.927	89	.177
33	6.044	52	3.156	71	.844	90	.166

OWNER'S AGE, 55 YEARS.—RATE, 4 PER CENT.
(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	8.412	34	6.162	53	3.168	72	.827
16	8.312	35	6.021	54	3.000	73	.757
17	8.212	36	5.877	55	2.835	74	.694
18	8.113	37	5.729	56	2.673	75	.641
19	8.009	38	5.580	57	2.516	76	.590
20	7.904	39	5.429	58	2.364	77	.544
21	7.794	40	5.278	59	2.222	78	.499
22	7.680	41	5.129	60	2.089	79	.453
23	7.563	42	4.980	61	1.967	80	.413
24	7.443	43	4.829	62	1.850	81	.374
25	7.320	44	4.677	63	1.734	82	.339
26	7.194	45	4.522	64	1.620	83	.307
27	7.066	46	4.362	65	1.509	84	.279
28	6.936	47	4.199	66	1.400	85	.252
29	6.810	48	4.033	67	1.294	86	.230
30	6.688	49	3.862	68	1.191	87	.214
31	6.563	50	3.688	69	1.092	88	.203
32	6.433	51	3.512	70	.997	89	.192
33	6.301	52	3.338	71	.909	90	.180

OWNER'S AGE, 56 YEARS.—RATE, 4 PER CENT.
(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	8.703	34	6.425	53	3.353	72	.893
16	8.602	35	6.282	54	3.179	73	.818
17	8.501	36	6.135	55	3.007	74	.751
18	8.401	37	5.985	56	2.838	75	.694
19	8.296	38	5.833	57	2.674	76	.640
20	8.189	39	5.679	58	2.515	77	.591
21	8.078	40	5.525	59	2.366	78	.542
22	7.963	41	5.373	60	2.226	79	.494
23	7.844	42	5.221	61	2.099	80	.451
24	7.723	43	5.067	62	1.976	81	.408
25	7.598	44	4.911	63	1.854	82	.370
26	7.471	45	4.752	64	1.735	83	.335
27	7.340	46	4.588	65	1.617	84	.304
28	7.210	47	4.421	66	1.502	85	.275
29	7.082	48	4.250	67	1.390	86	.251
30	6.958	49	4.073	68	1.281	87	.234
31	6.832	50	3.893	69	1.176	88	.221
32	6.701	51	3.711	70	1.075	89	.210
33	6.566	52	3.531	71	.980	90	.197

OWNER'S AGE, 57 YEARS.—RATE, 4 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	9.002	34	6.697	53	3.550	72	.967
16	8.899	35	6.552	54	3.369	73	.887
17	8.798	36	6.403	55	3.190	74	.815
18	8.697	37	6.250	56	3.014	75	.755
19	8.590	38	6.096	57	2.843	76	.697
20	8.482	39	5.939	58	2.676	77	.644
21	8.370	40	5.782	59	2.520	78	.593
22	8.254	41	5.627	60	2.374	79	.540
23	8.134	42	5.472	61	2.241	80	.494
24	8.011	43	5.315	62	2.112	81	.448
25	7.884	44	5.155	63	1.984	82	.407
26	7.756	45	4.992	64	1.858	83	.369
27	7.624	46	4.824	65	1.735	84	.335
28	7.491	47	4.653	66	1.614	85	.303
29	7.362	48	4.477	67	1.495	86	.277
30	7.236	49	4.295	68	1.379	87	.258
31	7.108	50	4.109	69	1.268	88	.244
32	6.977	51	3.921	70	1.161	89	.232
33	6.840	52	3.734	71	1.060	90	.218

OWNER'S AGE, 58 YEARS.—RATE, 4 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	9.301	34	6.971	53	3.751	72	1.045
16	9.198	35	6.824	54	3.564	73	.960
17	9.095	36	6.672	55	3.378	74	.884
18	8.993	37	6.518	56	3.195	75	.819
19	8.886	38	6.360	57	3.016	76	.758
20	8.777	39	6.201	58	2.842	77	.701
21	8.663	40	6.041	59	2.679	78	.646
22	8.546	41	5.883	60	2.527	79	.590
23	8.424	42	5.726	61	2.388	80	.541
24	8.300	43	5.565	62	2.253	81	.491
25	8.172	44	5.403	63	2.119	82	.447
26	8.042	45	5.236	64	1.987	83	.407
27	7.908	46	5.064	65	1.857	84	.370
28	7.774	47	4.888	66	1.730	85	.335
29	7.643	48	4.708	67	1.605	86	.307
30	7.516	49	4.520	68	1.483	87	.285
31	7.387	50	4.329	69	1.365	88	.270
32	7.253	51	4.135	70	1.251	89	.257
33	7.116	52	3.942	71	1.144	90	.241

OWNER'S AGE, 59 YEARS.—RATE, 4 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	9.586	34	7.233	53	3.945	72	1.120
16	9.482	35	7.084	54	3.751	73	1.030
17	9.379	36	6.930	55	3.559	74	.949
18	9.276	37	6.774	56	3.369	75	.881
19	9.168	38	6.614	57	3.183	76	.816
20	9.058	39	6.452	58	3.002	77	.756
21	8.943	40	6.290	59	2.832	78	.698
22	8.824	41	6.129	60	2.674	79	.638
23	8.702	42	5.969	61	2.529	80	.586
24	8.576	43	5.806	62	2.388	81	.533
25	8.447	44	5.640	63	2.249	82	.486
26	8.315	45	5.470	64	2.111	83	.443
27	8.180	46	5.294	65	1.975	84	.404
28	8.044	47	5.115	66	1.841	85	.366
29	7.912	48	4.929	67	1.710	86	.335
30	7.784	49	4.737	68	1.582	87	.312
31	7.654	50	4.541	69	1.458	88	.296
32	7.518	51	4.341	70	1.338	89	.281
33	7.379	52	4.142	71	1.224	90	.264

OWNER'S AGE, 60 YEARS.—RATE, 4 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	9.852	34	7.476	53	4.124	72	1.187
16	9.747	35	7.325	54	3.924	73	1.092
17	9.643	36	7.170	55	3.726	74	1.007
18	9.539	37	7.011	56	3.529	75	.935
19	9.430	38	6.849	57	3.337	76	.867
20	9.319	39	6.685	58	3.150	77	.804
21	9.203	40	6.521	59	2.974	78	.743
22	9.083	41	6.358	60	2.809	79	.680
23	8.959	42	6.195	61	2.659	80	.625
24	8.833	43	6.030	62	2.512	81	.569
25	8.702	44	5.861	63	2.367	82	.520
26	8.569	45	5.688	64	2.223	83	.474
27	8.432	46	5.508	65	2.082	84	.433
28	8.295	47	5.325	66	1.942	85	.393
29	8.162	48	5.136	67	1.805	86	.360
30	8.032	49	4.939	68	1.671	87	.336
31	7.901	50	4.737	69	1.541	88	.318
32	7.765	51	4.531	70	1.416	89	.302
33	7.624	52	4.327	71	1.296	90	.284

OWNER'S AGE, 61 YEARS.—RATE, 4 PER CENT.
 (For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	10.085	34	7.689	53	4.279	72	1.238
16	9.979	35	7.537	54	4.074	73	1.139
17	9.874	36	7.380	55	3.869	74	1.050
18	9.770	37	7.220	56	3.667	75	.975
19	9.660	38	7.056	57	3.469	76	.904
20	9.548	39	6.890	58	3.276	77	.838
21	9.432	40	6.724	59	3.094	78	.775
22	9.311	41	6.558	60	2.924	79	.709
23	9.186	42	6.393	61	2.768	80	.652
24	9.058	43	6.226	62	2.616	81	.594
25	8.926	44	6.054	63	2.466	82	.543
26	8.792	45	5.878	64	2.316	83	.495
27	8.654	46	5.696	65	2.169	84	.452
28	8.515	47	5.509	66	2.024	85	.410
29	8.381	48	5.315	67	1.881	86	.376
30	8.250	49	5.114	68	1.742	87	.351
31	8.118	50	4.907	69	1.607	88	.333
32	7.980	51	4.697	70	1.476	89	.316
33	7.839	52	4.487	71	1.352	90	.296

 OWNER'S AGE, 62 YEARS.—RATE, 4 PER CENT.
 (For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	10.316	34	7.901	53	4.434	72	1.288
16	10.210	35	7.747	54	4.223	73	1.184
17	10.104	36	7.588	55	4.013	74	1.092
18	9.999	37	7.427	56	3.805	75	1.014
19	9.888	38	7.261	57	3.601	76	.939
20	9.775	39	7.093	58	3.402	77	.871
21	9.658	40	6.925	59	3.214	78	.804
22	9.536	41	6.758	60	3.038	79	.736
23	9.410	42	6.591	61	2.877	80	.676
24	9.281	43	6.420	62	2.720	81	.616
25	9.147	44	6.247	63	2.564	82	.563
26	9.012	45	6.068	64	2.409	83	.513
27	8.873	46	5.882	65	2.257	84	.469
28	8.733	47	5.692	66	2.106	85	.426
29	8.597	48	5.494	67	1.957	86	.391
30	8.466	49	5.289	68	1.813	87	.364
31	8.333	50	5.078	69	1.672	88	.345
32	8.194	51	4.862	70	1.536	89	.328
33	8.051	52	4.647	71	1.406	90	.307

OWNER'S AGE, 63 YEARS.—RATE, 4 PER CENT.
(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	10.552	34	8.117	53	4.595	72	1.341
16	10.444	35	7.962	54	4.379	73	1.233
17	10.338	36	7.802	55	4.163	74	1.136
18	10.232	37	7.638	56	3.949	75	1.054
19	10.120	38	7.471	57	3.739	76	.977
20	10.007	39	7.302	58	3.534	77	.905
21	9.889	40	7.131	59	3.341	78	.836
22	9.766	41	6.962	60	3.159	79	.765
23	9.639	42	6.794	61	2.993	80	.702
24	9.508	43	6.621	62	2.830	81	.639
25	9.374	44	6.445	63	2.669	82	.584
26	9.237	45	6.263	64	2.508	83	.532
27	9.097	46	6.075	65	2.349	84	.486
28	8.956	47	5.881	66	2.193	85	.441
29	8.819	48	5.680	67	2.038	86	.405
30	8.687	49	5.470	68	1.887	87	.377
31	8.552	50	5.254	69	1.741	88	.358
32	8.413	51	5.033	70	1.599	89	.340
33	8.269	52	4.814	71	1.464	90	.318

OWNER'S AGE, 64 YEARS.—RATE, 4 PER CENT.
(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	10.800	34	8.347	53	4.771	72	1.402
16	10.692	35	8.190	54	4.549	73	1.289
17	10.585	36	8.029	55	4.327	74	1.189
18	10.479	37	7.864	56	4.108	75	1.103
19	10.366	38	7.695	57	3.891	76	1.021
20	10.252	39	7.524	58	3.680	77	.946
21	10.133	40	7.351	59	3.481	78	.873
22	10.009	41	7.181	60	3.293	79	.799
23	9.881	42	7.010	61	3.127	80	.733
24	9.750	43	6.836	62	2.953	81	.667
25	9.614	44	6.658	63	2.786	82	.609
26	9.476	45	6.474	64	2.619	83	.555
27	9.334	46	6.282	65	2.454	84	.506
28	9.192	47	6.085	66	2.292	85	.460
29	9.054	48	5.880	67	2.130	86	.422
30	8.921	49	5.666	68	1.973	87	.393
31	8.786	50	5.446	69	1.820	88	.373
32	8.645	51	5.220	70	1.673	89	.354
33	8.500	52	4.994	71	1.532	90	.332

OWNER'S AGE, 65 YEARS.—RATE, 4 PER CENT.

(For explanation and rule, see pp. 19, 20.)

<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>
15	11.058	34	8.585	53	4.957	72	1.471
16	10.949	35	8.427	54	4.729	73	1.352
17	10.841	36	8.265	55	4.502	74	1.247
18	10.734	37	8.098	56	4.276	75	1.157
19	10.621	38	7.928	57	4.054	76	1.071
20	10.506	39	7.755	58	3.836	77	.992
21	10.386	40	7.581	59	3.631	78	.915
22	10.261	41	7.409	60	3.438	79	.837
23	10.131	42	7.236	61	3.260	80	.767
24	9.999	43	7.060	62	3.087	81	.698
25	9.862	44	6.880	63	2.913	82	.637
26	9.724	45	6.694	64	2.740	83	.580
27	9.580	46	6.499	65	2.569	84	.529
28	9.437	47	6.299	66	2.399	85	.480
29	9.298	48	6.091	67	2.232	86	.441
30	9.164	49	5.873	68	2.068	87	.411
31	9.028	50	5.648	69	1.908	88	.390
32	8.886	51	5.417	70	1.753	89	.370
33	8.740	52	5.186	71	1.606	90	.347

OWNER'S AGE, 66 YEARS.—RATE, 4 PER CENT.

(For explanation and rule, see pp. 19, 20.)

<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>
15	11.327	34	8.836	53	5.157	72	1.549
16	11.218	35	8.677	54	4.923	73	1.425
17	11.109	36	8.513	55	4.690	74	1.314
18	11.001	37	8.345	56	4.458	75	1.219
19	10.887	38	8.173	57	4.230	76	1.129
20	10.771	39	7.999	58	4.006	77	1.046
21	10.651	40	7.823	59	3.794	78	.964
22	10.525	41	7.649	60	3.595	79	.882
23	10.394	42	7.476	61	3.412	80	.808
24	10.261	43	7.298	62	3.233	81	.735
25	10.123	44	7.115	63	3.054	82	.671
26	9.983	45	6.927	64	2.875	83	.610
27	9.839	46	6.730	65	2.696	84	.556
28	9.694	47	6.527	66	2.520	85	.505
29	9.554	48	6.315	67	2.345	86	.463
30	9.419	49	6.093	68	2.174	87	.432
31	9.282	50	5.864	69	2.007	88	.410
32	9.140	51	5.627	70	1.845	89	.390
33	8.992	52	5.392	71	1.691	90	.366

OWNER'S AGE, 67 YEARS.—RATE, 4 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	11.609	34	9.101	53	5.372	72	1.639
16	11.499	35	8.940	54	5.133	73	1.508
17	11.390	36	8.775	55	4.894	74	1.391
18	11.282	37	8.605	56	4.656	75	1.292
19	11.167	38	8.432	57	4.421	76	1.196
20	11.050	39	8.256	58	4.191	77	1.109
21	10.929	40	8.079	59	3.973	78	1.023
22	10.802	41	7.904	60	3.768	79	.935
23	10.670	42	7.728	61	3.579	80	.857
24	10.536	43	7.549	62	3.394	81	.779
25	10.397	44	7.365	63	3.209	82	.711
26	10.256	45	7.174	64	3.023	83	.647
27	10.110	46	6.975	65	2.839	84	.589
28	9.964	47	6.769	66	2.655	85	.535
29	9.823	48	6.554	67	2.472	86	.491
30	9.688	49	6.328	68	2.293	87	.457
31	9.549	50	6.094	69	2.119	88	.434
32	9.406	51	5.853	70	1.949	89	.413
33	9.257	52	5.612	71	1.787	90	.388

OWNER'S AGE, 68 YEARS.—RATE, 4 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	11.903	34	9.377	53	5.601	72	1.740
16	11.792	35	9.215	54	5.356	73	1.602
17	11.682	36	9.048	55	5.111	74	1.480
18	11.573	37	8.877	56	4.867	75	1.375
19	11.458	38	8.702	57	4.625	76	1.274
20	11.341	39	8.525	58	4.389	77	1.181
21	11.218	40	8.346	59	4.165	78	1.091
22	11.090	41	8.170	60	3.954	79	.998
23	10.958	42	7.993	61	3.760	80	.914
24	10.822	43	7.813	62	3.570	81	.832
25	10.682	44	7.627	63	3.378	82	.759
26	10.540	45	7.434	64	3.186	83	.690
27	10.393	46	7.233	65	2.995	84	.628
28	10.246	47	7.024	66	2.804	85	.570
29	10.104	48	6.807	67	2.613	86	.523
30	9.967	49	6.577	68	2.426	87	.487
31	9.828	50	6.338	69	2.243	88	.463
32	9.684	51	6.093	70	2.066	89	.440
33	9.534	52	5.847	71	1.896	90	.414

OWNER'S AGE, 69 YEARS.—RATE, 4 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	12.208	34	9.665	53	5.845	72	1.854
16	12.096	35	9.502	54	5.594	73	1.709
17	11.986	36	9.334	55	5.343	74	1.580
18	11.877	37	9.162	56	5.093	75	1.470
19	11.761	38	8.985	57	4.845	76	1.364
20	11.643	39	8.806	58	4.602	77	1.266
21	11.520	40	8.627	59	4.372	78	1.170
22	11.391	41	8.449	60	4.155	79	1.071
23	11.257	42	8.271	61	3.956	80	.982
24	11.121	43	8.089	62	3.760	81	.894
25	10.979	44	7.902	63	3.563	82	.816
26	10.836	45	7.708	64	3.364	83	.742
27	10.688	46	7.504	65	3.166	84	.676
28	10.540	47	7.293	66	2.968	85	.614
29	10.397	48	7.072	67	2.770	86	.563
30	10.259	49	6.839	68	2.574	87	.524
31	10.120	50	6.597	69	2.383	88	.498
32	9.974	51	6.347	70	2.197	89	.474
33	9.824	52	6.096	71	2.018	90	.446

OWNER'S AGE, 70 YEARS.—RATE, 4 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	12.522	34	9.964	53	6.101	72	1.982
16	12.410	35	9.799	54	5.845	73	1.830
17	12.300	36	9.630	55	5.588	74	1.694
18	12.190	37	9.456	56	5.332	75	1.578
19	12.073	38	9.279	57	5.078	76	1.466
20	11.955	39	9.098	58	4.828	77	1.363
21	11.831	40	8.917	59	4.592	78	1.261
22	11.701	41	8.738	60	4.370	79	1.156
23	11.567	42	8.559	61	4.165	80	1.062
24	11.429	43	8.376	62	3.964	81	.967
25	11.287	44	8.188	63	3.761	82	.884
26	11.142	45	7.992	64	3.557	83	.805
27	10.993	46	7.787	65	3.351	84	.733
28	10.843	47	7.574	66	3.146	85	.666
29	10.699	48	7.350	67	2.940	86	.611
30	10.561	49	7.114	68	2.737	87	.569
31	10.421	50	6.868	69	2.537	88	.540
32	10.275	51	6.613	70	2.342	89	.514
33	10.123	52	6.357	71	2.154	90	.484

OWNER'S AGE, 71 YEARS.—RATE, 4 PER CENT.

(For explanation and rule, see pp. 19, 20.)

<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>
15	12.850	34	10.276	53	6.374	72	2.127
16	12.738	35	10.111	54	6.113	73	1.967
17	12.627	36	9.940	55	5.851	74	1.824
18	12.516	37	9.765	56	5.588	75	1.702
19	12.399	38	9.587	57	5.328	76	1.585
20	12.280	39	9.405	58	5.072	77	1.476
21	12.156	40	9.222	59	4.829	78	1.368
22	12.025	41	9.042	60	4.601	79	1.257
23	11.890	42	8.863	61	4.392	80	1.157
24	11.751	43	8.678	62	4.185	81	1.056
25	11.608	44	8.489	63	3.977	82	.966
26	11.462	45	8.292	64	3.767	83	.881
27	11.311	46	8.085	65	3.555	84	.804
28	11.161	47	7.870	66	3.343	85	.731
29	11.016	48	7.643	67	3.129	86	.671
30	10.877	49	7.404	68	2.918	87	.625
31	10.736	50	7.154	69	2.709	88	.594
32	10.590	51	6.895	70	2.505	89	.565
33	10.437	52	6.635	71	2.308	90	.532

OWNER'S AGE, 72 YEARS.—RATE, 4 PER CENT.

(For explanation and rule, see pp. 19, 20.)

<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>
15	13.161	34	10.573	53	6.635	72	2.270
16	13.048	35	10.407	54	6.370	73	2.103
17	12.937	36	10.235	55	6.102	74	1.953
18	12.826	37	10.059	56	5.834	75	1.826
19	12.708	38	9.879	57	5.568	76	1.703
20	12.589	39	9.696	58	5.306	77	1.588
21	12.464	40	9.513	59	5.058	78	1.476
22	12.332	41	9.332	60	4.825	79	1.358
23	12.196	42	9.151	61	4.611	80	1.252
24	12.057	43	8.966	62	4.400	81	1.145
25	11.912	44	8.775	63	4.187	82	1.050
26	11.766	45	8.577	64	3.970	83	.959
27	11.614	46	8.368	65	3.753	84	.876
28	11.462	47	8.152	66	3.534	85	.798
29	11.316	48	7.923	67	3.314	86	.734
30	11.177	49	7.680	68	3.095	87	.684
31	11.035	50	7.428	69	2.878	88	.651
32	10.888	51	7.165	70	2.666	89	.619
33	10.735	52	6.901	71	2.460	90	.582

OWNER'S AGE, 73 YEARS.—RATE, 4 PER CENT.
 (For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	13.443	34	10.843	53	6.874	72	2.403
16	13.330	35	10.675	54	6.604	73	2.228
17	13.218	36	10.503	55	6.332	74	2.073
18	13.107	37	10.326	56	6.059	75	1.940
19	12.989	38	10.145	57	5.788	76	1.812
20	12.869	39	9.961	58	5.521	77	1.693
21	12.743	40	9.776	59	5.268	78	1.575
22	12.611	41	9.595	60	5.030	79	1.453
23	12.475	42	9.413	61	4.812	80	1.341
24	12.334	43	9.227	62	4.596	81	1.229
25	12.189	44	9.036	63	4.379	82	1.129
26	12.041	45	8.836	64	4.157	83	1.033
27	11.888	46	8.627	65	3.934	84	.945
28	11.736	47	8.408	66	3.710	85	.861
29	11.589	48	8.178	67	3.483	86	.793
30	11.449	49	7.933	68	3.257	87	.740
31	11.307	50	7.677	69	3.033	88	.704
32	11.159	51	7.411	70	2.814	89	.670
33	11.005	52	7.143	71	2.600	90	.630

 OWNER'S AGE, 74 YEARS.—RATE, 4 PER CENT.
 (For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	13.693	34	11.082	53	7.085	72	2.520
16	13.579	35	10.913	54	6.812	73	2.340
17	13.467	36	10.740	55	6.536	74	2.179
18	13.356	37	10.562	56	6.259	75	2.042
19	13.237	38	10.381	57	5.983	76	1.910
20	13.117	39	10.196	58	5.712	77	1.786
21	12.991	40	10.010	59	5.454	78	1.664
22	12.858	41	9.828	60	5.212	79	1.536
23	12.721	42	9.646	61	4.990	80	1.420
24	12.580	43	9.459	62	4.771	81	1.303
25	12.434	44	9.267	63	4.549	82	1.198
26	12.285	45	9.067	64	4.324	83	1.098
27	12.132	46	8.856	65	4.096	84	1.006
28	11.979	47	8.636	66	3.866	85	.918
29	11.831	48	8.404	67	3.633	86	.845
30	11.691	49	8.157	68	3.402	87	.789
31	11.548	50	7.898	69	3.171	88	.752
32	11.400	51	7.629	70	2.945	89	.715
33	11.245	52	7.358	71	2.724	90	.673

OWNER'S AGE, 75 YEARS.—RATE, 4 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	13.898	34	11.277	53	7.257	72	2.612
16	13.784	35	11.108	54	6.981	73	2.426
17	13.671	36	10.934	55	6.702	74	2.261
18	13.560	37	10.756	56	6.421	75	2.120
19	13.441	38	10.573	57	6.142	76	1.983
20	13.320	39	10.388	58	5.866	77	1.856
21	13.194	40	10.202	59	5.605	78	1.730
22	13.061	41	10.019	60	5.359	79	1.598
23	12.923	42	9.836	61	5.134	80	1.479
24	12.782	43	9.649	62	4.912	81	1.357
25	12.635	44	9.456	63	4.686	82	1.249
26	12.485	45	9.255	64	4.457	83	1.145
27	12.331	46	9.043	65	4.225	84	1.049
28	12.177	47	8.822	66	3.990	85	.958
29	12.029	48	8.589	67	3.753	86	.883
30	11.888	49	8.340	68	3.516	87	.824
31	11.745	50	8.079	69	3.280	88	.786
32	11.596	51	7.807	70	3.048	89	.748
33	11.441	52	7.533	71	2.821	90	.704

OWNER'S AGE, 76 YEARS.—RATE, 4 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	14.099	34	11.470	53	7.428	72	2.704
16	13.985	35	11.300	54	7.149	73	2.513
17	13.872	36	11.126	55	6.866	74	2.344
18	13.760	37	10.946	56	6.582	75	2.198
19	13.642	38	10.763	57	6.299	76	2.058
20	13.520	39	10.577	58	6.020	77	1.928
21	13.393	40	10.390	59	5.755	78	1.798
22	13.260	41	10.207	60	5.506	79	1.662
23	13.122	42	10.024	61	5.278	80	1.538
24	12.980	43	9.836	62	5.052	81	1.413
25	12.832	44	9.643	63	4.824	82	1.300
26	12.682	45	9.441	64	4.590	83	1.193
27	12.527	46	9.229	65	4.354	84	1.094
28	12.373	47	9.007	66	4.115	85	.999
29	12.224	48	8.772	67	3.872	86	.921
30	12.083	49	8.521	68	3.630	87	.860
31	11.939	50	8.258	69	3.389	88	.820
32	11.790	51	7.983	70	3.151	89	.780
33	11.635	52	7.707	71	2.919	90	.735

OWNER'S AGE, 77 YEARS.—RATE, 4 PER CENT.
 (For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	14.286	34	11.648	53	7.587	72	2.788
16	14.172	35	11.478	54	7.304	73	2.593
17	14.059	36	11.303	55	7.019	74	2.419
18	13.947	37	11.123	56	6.732	75	2.270
19	13.828	38	10.939	57	6.445	76	2.127
20	13.706	39	10.752	58	6.162	77	1.992
21	13.579	40	10.565	59	5.894	78	1.858
22	13.445	41	10.381	60	5.642	79	1.719
23	13.306	42	10.198	61	5.411	80	1.591
24	13.164	43	10.010	62	5.183	81	1.462
25	13.015	44	9.816	63	4.951	82	1.346
26	12.865	45	9.614	64	4.714	83	1.234
27	12.710	46	9.400	65	4.474	84	1.132
28	12.554	47	9.178	66	4.231	85	1.034
29	12.405	48	8.942	67	3.984	86	.953
30	12.264	49	8.689	68	3.736	87	.891
31	12.120	50	8.424	69	3.490	88	.849
32	11.970	51	8.147	70	3.247	89	.808
33	11.814	52	7.868	71	3.009	90	.761

 OWNER'S AGE, 78 YEARS.—RATE, 4 PER CENT.
 (For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	14.478	34	11.832	53	7.751	72	2.879
16	14.362	35	11.661	54	7.466	73	2.678
17	14.249	36	11.485	55	7.177	74	2.500
18	14.137	37	11.304	56	6.886	75	2.347
19	14.018	38	11.120	57	6.597	76	2.200
20	13.896	39	10.932	58	6.310	77	2.061
21	13.768	40	10.744	59	6.039	78	1.924
22	13.634	41	10.560	60	5.784	79	1.780
23	13.495	42	10.376	61	5.551	80	1.648
24	13.352	43	10.188	62	5.319	81	1.515
25	13.203	44	9.994	63	5.085	82	1.395
26	13.052	45	9.791	64	4.844	83	1.279
27	12.896	46	9.577	65	4.600	84	1.173
28	12.740	47	9.353	66	4.352	85	1.072
29	12.590	48	9.116	67	4.101	86	.988
30	12.440	49	8.862	68	3.849	87	.923
31	12.304	50	8.595	69	3.597	88	.880
32	12.154	51	8.316	70	3.348	89	.838
33	11.997	52	8.035	71	3.104	90	.789

OWNER'S AGE, 79 YEARS.—RATE, 4 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	14.694	34	12.040	53	7.940	72	2.990
16	14.578	35	11.868	54	7.652	73	2.785
17	14.465	36	11.691	55	7.360	74	2.601
18	14.352	37	11.510	56	7.067	75	2.444
19	14.233	38	11.325	57	6.773	76	2.293
20	14.111	39	11.137	58	6.483	77	2.151
21	13.983	40	10.948	59	6.208	78	2.009
22	13.848	41	10.764	60	5.950	79	1.860
23	13.709	42	10.580	61	5.714	80	1.724
24	13.565	43	10.391	62	5.480	81	1.585
25	13.416	44	10.197	63	5.243	82	1.461
26	13.264	45	9.994	64	4.999	83	1.341
27	13.107	46	9.779	65	4.751	84	1.230
28	12.951	47	9.555	66	4.499	85	1.125
29	12.801	48	9.316	67	4.242	86	1.037
30	12.658	49	9.061	68	3.985	87	.969
31	12.514	50	8.792	69	3.727	88	.924
32	12.363	51	8.511	70	3.472	89	.880
33	12.206	52	8.227	71	3.222	90	.829

OWNER'S AGE, 80 YEARS.—RATE, 4 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	14.893	34	12.232	53	8.116	72	3.094
16	14.778	35	12.060	54	7.825	73	2.883
17	14.664	36	11.883	55	7.530	74	2.695
18	14.551	37	11.701	56	7.234	75	2.535
19	14.432	38	11.515	57	6.937	76	2.379
20	14.309	39	11.326	58	6.644	77	2.233
21	14.181	40	11.137	59	6.366	78	2.087
22	14.046	41	10.952	60	6.105	79	1.934
23	13.906	42	10.767	61	5.867	80	1.793
24	13.762	43	10.579	62	5.630	81	1.650
25	13.612	44	10.384	63	5.390	82	1.521
26	13.460	45	10.181	64	5.143	83	1.397
27	13.303	46	9.966	65	4.891	84	1.282
28	13.145	47	9.741	66	4.635	85	1.172
29	12.995	48	9.502	67	4.374	86	1.081
30	12.853	49	9.245	68	4.111	87	1.010
31	12.707	50	8.975	69	3.848	88	.964
32	12.557	51	8.691	70	3.588	89	.918
33	12.399	52	8.405	71	3.332	90	.865

OWNER'S AGE, 81 YEARS.—RATE, 4 PER CENT
(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	15.112	34	12.444	53	8.312	72	3.217
16	14.996	35	12.272	54	8.018	73	3.001
17	14.883	36	12.093	55	7.721	74	2.808
18	14.770	37	11.911	56	7.421	75	2.643
19	14.650	38	11.724	57	7.121	76	2.484
20	14.527	39	11.534	58	6.824	77	2.334
21	14.399	40	11.345	59	6.543	78	2.184
22	14.264	41	11.160	60	6.279	79	2.025
23	14.123	42	10.975	61	6.039	80	1.880
24	13.979	43	10.786	62	5.800	81	1.731
25	13.829	44	10.592	63	5.557	82	1.598
26	13.676	45	10.388	64	5.307	83	1.468
27	13.517	46	10.173	65	5.052	84	1.349
28	13.360	47	9.947	66	4.792	85	1.234
29	13.209	48	9.707	67	4.526	86	1.138
30	13.066	49	9.449	68	4.259	87	1.064
31	12.921	50	9.177	69	3.990	88	1.016
32	12.770	51	8.892	70	3.723	89	.967
33	12.611	52	8.603	71	3.461	90	.912

OWNER'S AGE, 82 YEARS.—RATE, 4 PER CENT.
(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	15.309	34	12.635	53	8.489	72	3.329
16	15.193	35	12.462	54	8.193	73	3.108
17	15.080	36	12.283	55	7.893	74	2.910
18	14.967	37	12.100	56	7.590	75	2.742
19	14.847	38	11.913	57	7.287	76	2.578
20	14.724	39	11.722	58	6.987	77	2.425
21	14.595	40	11.532	59	6.703	78	2.271
22	14.460	41	11.347	60	6.437	79	2.108
23	14.319	42	11.162	61	6.195	80	1.958
24	14.174	43	10.973	62	5.954	81	1.805
25	14.023	44	10.778	63	5.709	82	1.667
26	13.870	45	10.575	64	5.456	83	1.532
27	13.711	46	10.359	65	5.198	84	1.408
28	13.553	47	10.133	66	4.935	85	1.289
29	13.401	48	9.892	67	4.665	86	1.189
30	13.258	49	9.633	68	4.393	87	1.112
31	13.113	50	9.360	69	4.119	88	1.061
32	12.962	51	9.073	70	3.847	89	1.011
33	12.803	52	8.783	71	3.578	90	.953

OWNER'S AGE, 83 YEARS.—RATE, 4 PER CENT.

(For explanation and rule, see pp. 19, 20.)

<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>
15	15.513	34	12.833	53	8.674	72	3.450
16	15.396	35	12.659	54	8.376	73	3.224
17	15.283	36	12.480	55	8.073	74	3.022
18	15.170	37	12.296	56	7.767	75	2.850
19	15.049	38	12.108	57	7.461	76	2.683
20	14.926	39	11.918	58	7.159	77	2.525
21	14.797	40	11.726	59	6.872	78	2.367
22	14.662	41	11.540	60	6.603	79	2.200
23	14.520	42	11.355	61	6.359	80	2.046
24	14.375	43	11.167	62	6.116	81	1.887
25	14.224	44	10.971	63	5.869	82	1.744
26	14.070	45	10.768	64	5.614	83	1.605
27	13.911	46	10.552	65	5.353	84	1.476
28	13.752	47	10.326	66	5.086	85	1.352
29	13.600	48	10.085	67	4.813	86	1.248
30	13.457	49	9.825	68	4.536	87	1.167
31	13.311	50	9.550	69	4.257	88	1.114
32	13.160	51	9.262	70	3.980	89	1.061
33	13.001	52	8.969	71	3.705	90	1.000

OWNER'S AGE, 84 YEARS.—RATE, 4 PER CENT.

(For explanation and rule, see pp. 19, 20.)

<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>
15	15.710	34	13.025	53	8.855	72	3.572
16	15.594	35	12.851	54	8.555	73	3.341
17	15.480	36	12.671	55	8.250	74	3.135
18	15.366	37	12.487	56	7.941	75	2.959
19	15.246	38	12.298	57	7.632	76	2.789
20	15.123	39	12.107	58	7.327	77	2.628
21	14.994	40	11.915	59	7.038	78	2.466
22	14.858	41	11.729	60	6.767	79	2.294
23	14.716	42	11.544	61	6.521	80	2.136
24	14.571	43	11.355	62	6.277	81	1.973
25	14.419	44	11.160	63	6.028	82	1.825
26	14.265	45	10.956	64	5.770	83	1.681
27	14.105	46	10.740	65	5.507	84	1.547
28	13.946	47	10.513	66	5.237	85	1.417
29	13.793	48	10.272	67	4.960	86	1.309
30	13.650	49	10.011	68	4.679	87	1.225
31	13.504	50	9.736	69	4.396	88	1.169
32	13.353	51	9.446	70	4.113	89	1.113
33	13.194	52	9.153	71	3.833	90	1.049

OWNER'S AGE, 85 YEARS.—RATE, 4 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	15.916	34	13.226	53	9.046	72	3.708
16	15.799	35	13.052	54	8.744	73	3.471
17	15.685	36	12.871	55	8.437	74	3.261
18	15.572	37	12.686	56	8.126	75	3.082
19	15.452	38	12.497	57	7.814	76	2.908
20	15.328	39	12.305	58	7.506	77	2.744
21	15.199	40	12.113	59	7.214	78	2.579
22	15.063	41	11.927	60	6.941	79	2.403
23	14.921	42	11.741	61	6.693	80	2.240
24	14.775	43	11.552	62	6.448	81	2.072
25	14.623	44	11.357	63	6.197	82	1.920
26	14.468	45	11.153	64	5.938	83	1.771
27	14.308	46	10.937	65	5.672	84	1.631
28	14.148	47	10.710	66	5.400	85	1.496
29	13.996	48	10.469	67	5.120	86	1.383
30	13.852	49	10.207	68	4.835	87	1.295
31	13.706	50	9.931	69	4.548	88	1.236
32	13.554	51	9.640	70	4.260	89	1.177
33	13.395	52	9.345	71	3.974	90	1.109

OWNER'S AGE, 86 YEARS.—RATE, 4 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	16.096	34	13.403	53	9.214	72	3.831
16	15.979	35	13.228	54	8.911	73	3.590
17	15.866	36	13.047	55	8.602	74	3.375
18	15.752	37	12.862	56	8.289	75	3.194
19	15.632	38	12.672	57	7.975	76	3.017
20	15.508	39	12.480	58	7.665	77	2.850
21	15.379	40	12.288	59	7.370	78	2.682
22	15.243	41	12.100	60	7.095	79	2.502
23	15.101	42	11.915	61	6.846	80	2.336
24	14.954	43	11.726	62	6.600	81	2.163
25	14.802	44	11.530	63	6.348	82	2.007
26	14.647	45	11.326	64	6.087	83	1.854
27	14.486	46	11.110	65	5.820	84	1.710
28	14.326	47	10.883	66	5.545	85	1.570
29	14.173	48	10.642	67	5.263	86	1.452
30	14.030	49	10.380	68	4.975	87	1.360
31	13.884	50	10.103	69	4.684	88	1.299
32	13.731	51	9.811	70	4.392	89	1.238
33	13.572	52	9.514	71	4.101	90	1.166

OWNER'S AGE, 87 YEARS.—RATE, 4 PER CENT.

(For explanation and rule, see pp. 19, 20.)

<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>
15	16.244	34	13.547	53	9.353	72	3.933
16	16.127	35	13.372	54	9.048	73	3.689
17	16.013	36	13.191	55	8.738	74	3.471
18	15.899	37	13.006	56	8.424	75	3.287
19	15.779	38	12.816	57	8.108	76	3.108
20	15.656	39	12.623	58	7.795	77	2.940
21	15.526	40	12.430	59	7.499	78	2.769
22	15.390	41	12.243	60	7.223	79	2.586
23	15.248	42	12.057	61	6.973	80	2.417
24	15.101	43	11.868	62	6.725	81	2.241
25	14.948	44	11.672	63	6.472	82	2.082
26	14.793	45	11.468	64	6.210	83	1.925
27	14.632	46	11.252	65	5.942	84	1.778
28	14.471	47	11.025	66	5.666	85	1.634
29	14.318	48	10.783	67	5.381	86	1.512
30	14.175	49	10.521	68	5.091	87	1.417
31	14.028	50	10.244	69	4.797	88	1.354
32	13.876	51	9.951	70	4.502	89	1.290
33	13.717	52	9.654	71	4.207	90	1.215

OWNER'S AGE, 88 YEARS.—RATE, 4 PER CENT.

(For explanation and rule, see pp. 19, 20.)

<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>
15	16.333	34	13.635	53	9.436	72	3.993
16	16.216	35	13.460	54	9.131	73	3.746
17	16.102	36	13.278	55	8.820	74	3.527
18	15.988	37	13.092	56	8.504	75	3.342
19	15.868	38	12.902	57	8.187	76	3.161
20	15.745	39	12.709	58	7.873	77	2.991
21	15.615	40	12.516	59	7.576	78	2.819
22	15.479	41	12.329	60	7.298	79	2.634
23	15.336	42	12.143	61	7.048	80	2.464
24	15.190	43	11.953	62	6.799	81	2.286
25	15.037	44	11.758	63	6.546	82	2.124
26	14.881	45	11.554	64	6.283	83	1.965
27	14.720	46	11.338	65	6.014	84	1.815
28	14.559	47	11.111	66	5.737	85	1.668
29	14.406	48	10.868	67	5.451	86	1.544
30	14.262	49	10.606	68	5.160	87	1.447
31	14.116	50	10.328	69	4.864	88	1.382
32	13.964	51	10.035	70	4.566	89	1.317
33	13.804	52	9.737	71	4.269	90	1.240

OWNER'S AGE, 89 YEARS.—RATE, 4 PER CENT.
(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	16.436	34	13.736	53	9.533	72	4.067
16	16.319	35	13.561	54	9.227	73	3.818
17	16.205	36	13.379	55	8.915	74	3.596
18	16.091	37	13.193	56	8.599	75	3.410
19	15.971	38	13.003	57	8.281	76	3.227
20	15.848	39	12.809	58	7.966	77	3.056
21	15.718	40	12.616	59	7.667	78	2.883
22	15.581	41	12.428	60	7.388	79	2.696
23	15.439	42	12.242	61	7.137	80	2.524
24	15.292	43	12.053	62	6.888	81	2.343
25	15.139	44	11.857	63	6.634	82	2.180
26	14.983	45	11.653	64	6.370	83	2.018
27	14.822	46	11.437	65	6.100	84	1.865
28	14.661	47	11.210	66	5.823	85	1.715
29	14.507	48	10.968	67	5.536	86	1.589
30	14.364	49	10.705	68	5.243	87	1.489
31	14.218	50	10.427	69	4.946	88	1.423
32	14.065	51	10.133	70	4.646	89	1.354
33	13.906	52	9.835	71	4.346	90	1.274

OWNER'S AGE, 90 YEARS.—RATE, 4 PER CENT.
(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	16.594	34	13.891	53	9.683	72	4.191
16	16.476	35	13.716	54	9.377	73	3.939
17	16.362	36	13.534	55	9.064	74	3.715
18	16.248	37	13.348	56	8.747	75	3.527
19	16.128	38	13.157	57	8.428	76	3.343
20	16.004	39	12.963	58	8.111	77	3.170
21	15.875	40	12.770	59	7.811	78	2.995
22	15.738	41	12.582	60	7.531	79	2.806
23	15.596	42	12.396	61	7.278	80	2.632
24	15.449	43	12.206	62	7.028	81	2.449
25	15.296	44	12.010	63	6.773	82	2.283
26	15.140	45	11.806	64	6.509	83	2.118
27	14.978	46	11.590	65	6.238	84	1.962
28	14.816	47	11.363	66	5.960	85	1.808
29	14.663	48	11.120	67	5.672	86	1.678
30	14.519	49	10.857	68	5.378	87	1.575
31	14.373	50	10.579	69	5.079	88	1.507
32	14.221	51	10.285	70	4.777	89	1.435
33	14.061	52	9.986	71	4.474	90	1.350

TABLES

FOR ASCERTAINING

VALUE OF CONTINGENT DOWER AND CURTESY, ETC.

5 PER CENT.



Contingent Dower and Curtesy Tables.—Continued.

OWNER'S AGE, 15 YEARS.—RATE, 5 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	2.012	34	1.385	53	.716	72	.209
16	1.978	35	1.362	54	.682	73	.191
17	1.941	36	1.325	55	.655	74	.177
18	1.906	37	1.285	56	.619	75	.168
19	1.878	38	1.246	57	.581	76	.156
20	1.858	39	1.214	58	.544	77	.143
21	1.824	40	1.189	59	.515	78	.130
22	1.785	41	1.153	60	.494	79	.120
23	1.748	42	1.112	61	.466	80	.114
24	1.718	43	1.075	62	.437	81	.103
25	1.695	44	1.044	63	.409	82	.093
26	1.659	45	1.018	64	.386	83	.083
27	1.618	46	.981	65	.367	84	.076
28	1.579	47	.940	66	.342	85	.072
29	1.550	48	.901	67	.315	86	.066
30	1.528	49	.866	68	.290	87	.060
31	1.494	50	.838	69	.268	88	.057
32	1.454	51	.799	70	.252	89	.054
33	1.416	52	.756	71	.230	90	.052

OWNER'S AGE, 16 YEARS.—RATE, 5 PER CENT

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	2.061	34	1.418	53	.734	72	.215
16	2.032	35	1.389	54	.697	73	.197
17	1.994	36	1.361	55	.666	74	.181
18	1.956	37	1.319	56	.636	75	.170
19	1.924	38	1.278	57	.597	76	.160
20	1.898	39	1.242	58	.559	77	.147
21	1.873	40	1.211	59	.527	78	.134
22	1.833	41	1.184	60	.501	79	.123
23	1.793	42	1.143	61	.479	80	.115
24	1.759	43	1.103	62	.449	81	.106
25	1.730	44	1.068	63	.420	82	.096
26	1.704	45	1.037	64	.395	83	.085
27	1.662	46	1.008	65	.372	84	.078
28	1.621	47	.966	66	.352	85	.072
29	1.586	48	.924	67	.324	86	.068
30	1.559	49	.886	68	.298	87	.062
31	1.534	50	.853	69	.274	88	.059
32	1.493	51	.821	70	.255	89	.055
33	1.453	52	.777	71	.237	90	.053

OWNER'S AGE, 17 YEARS.—RATE, 5 PER CENT.
(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	2.102	34	1.452	53	.754	72	.221
16	2.072	35	1.418	54	.713	73	.202
17	2.048	36	1.386	55	.678	74	.185
18	2.008	37	1.354	56	.645	75	.172
19	1.972	38	1.311	57	.613	76	.161
20	1.941	39	1.271	58	.573	77	.151
21	1.912	40	1.237	59	.539	78	.138
22	1.882	41	1.205	60	.510	79	.125
23	1.840	42	1.173	61	.486	80	.116
24	1.803	43	1.132	62	.461	81	.106
25	1.769	44	1.093	63	.431	82	.099
26	1.738	45	1.059	64	.403	83	.088
27	1.706	46	1.026	65	.378	84	.079
28	1.663	47	.992	66	.356	85	.073
29	1.625	48	.948	67	.333	86	.068
30	1.593	49	.907	68	.305	87	.064
31	1.564	50	.870	69	.280	88	.061
32	1.533	51	.834	70	.259	89	.057
33	1.491	52	.798	71	.239	90	.053

OWNER'S AGE, 18 YEARS.—RATE, 5 PER CENT.
(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	2.146	34	1.488	53	.773	72	.223
16	2.113	35	1.451	54	.731	73	.207
17	2.087	36	1.415	55	.692	74	.189
18	2.062	37	1.381	56	.657	75	.175
19	2.023	38	1.345	57	.623	76	.162
20	1.988	39	1.303	58	.588	77	.151
21	1.955	40	1.264	59	.552	78	.141
22	1.923	41	1.230	60	.521	79	.128
23	1.889	42	1.195	61	.493	80	.117
24	1.849	43	1.161	62	.467	81	.107
25	1.811	44	1.120	63	.442	82	.099
26	1.776	45	1.083	64	.413	83	.090
27	1.742	46	1.047	65	.386	84	.081
28	1.707	47	1.011	66	.361	85	.074
29	1.667	48	.973	67	.336	86	.068
30	1.631	49	.929	68	.313	87	.064
31	1.597	50	.889	69	.286	88	.062
32	1.565	51	.850	70	.263	89	.058
33	1.530	52	.812	71	.242	90	.054

OWNER'S AGE, 19 YEARS.—RATE, 5 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	2.201	34	1.527	53	.788	72	.226
16	2.164	35	1.486	54	.749	73	.209
17	2.134	36	1.448	55	.708	74	.193
18	2.106	37	1.411	56	.670	75	.178
19	2.077	38	1.374	57	.635	76	.165
20	2.039	39	1.336	58	.599	77	.153
21	2.002	40	1.295	59	.566	78	.142
22	1.968	41	1.257	60	.533	79	.131
23	1.933	42	1.221	61	.503	80	.119
24	1.897	43	1.186	62	.475	81	.108
25	1.856	44	1.149	63	.449	82	.099
26	1.818	45	1.109	64	.423	83	.090
27	1.782	46	1.070	65	.394	84	.083
28	1.746	47	1.032	66	.367	85	.075
29	1.710	48	.993	67	.342	86	.069
30	1.671	49	.953	68	.317	87	.064
31	1.635	50	.910	69	.293	88	.062
32	1.600	51	.868	70	.269	89	.059
33	1.564	52	.828	71	.246	90	.055

OWNER'S AGE, 20 YEARS.—RATE, 5 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	2.268	34	1.565	53	.806	72	.230
16	2.225	35	1.525	54	.767	73	.212
17	2.190	36	1.484	55	.726	74	.196
18	2.158	37	1.445	56	.686	75	.182
19	2.126	38	1.407	57	.649	76	.168
20	2.093	39	1.369	58	.612	77	.155
21	2.054	40	1.328	59	.579	78	.144
22	2.018	41	1.288	60	.546	79	.132
23	1.982	42	1.250	61	.515	80	.122
24	1.946	43	1.213	62	.486	81	.110
25	1.905	44	1.177	63	.459	82	.100
26	1.865	45	1.137	64	.432	83	.090
27	1.827	46	1.096	65	.404	84	.083
28	1.789	47	1.057	66	.375	85	.077
29	1.753	48	1.017	67	.348	86	.070
30	1.715	49	.976	68	.323	87	.065
31	1.676	50	.933	69	.299	88	.062
32	1.640	51	.889	70	.275	89	.059
33	1.602	52	.847	71	.251	90	.056

OWNER'S AGE, 21 YEARS.—RATE, 5 PER CENT.
(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	2.325	34	1.607	53	.827	72	.235
16	2.291	35	1.568	54	.787	73	.216
17	2.252	36	1.523	55	.747	74	.200
18	2.216	37	1.483	56	.704	75	.187
19	2.180	38	1.443	57	.665	76	.172
20	2.145	39	1.404	58	.627	77	.159
21	2.110	40	1.366	59	.594	78	.146
22	2.072	41	1.322	60	.562	79	.135
23	2.054	42	1.282	61	.528	80	.125
24	1.998	43	1.244	62	.498	81	.112
25	1.959	44	1.207	63	.470	82	.102
26	1.915	45	1.169	64	.443	83	.092
27	1.875	46	1.125	65	.416	84	.085
28	1.836	47	1.084	66	.385	85	.078
29	1.800	48	1.043	67	.357	86	.071
30	1.764	49	1.001	68	.330	87	.066
31	1.721	50	.960	69	.306	88	.063
32	1.683	51	.912	70	.282	89	.060
33	1.644	52	.869	71	.257	90	.057

OWNER'S AGE, 22 YEARS.—RATE, 5 PER CENT.
(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	2.384	34	1.651	53	.850	72	.242
16	2.349	35	1.614	54	.808	73	.222
17	2.320	36	1.571	55	.769	74	.206
18	2.282	37	1.524	56	.728	75	.192
19	2.244	38	1.483	57	.684	76	.178
20	2.207	39	1.443	58	.644	77	.163
21	2.170	40	1.405	59	.610	78	.150
22	2.131	41	1.364	60	.579	79	.138
23	2.092	42	1.318	61	.547	80	.128
24	2.054	43	1.279	62	.512	81	.116
25	2.016	44	1.240	63	.483	82	.105
26	1.975	45	1.203	64	.455	83	.094
27	1.928	46	1.161	65	.428	84	.086
28	1.887	47	1.114	66	.399	85	.080
29	1.850	48	1.071	67	.367	86	.073
30	1.815	49	1.029	68	.339	87	.068
31	1.775	50	.988	69	.314	88	.064
32	1.730	51	.942	70	.290	89	.061
33	1.690	52	.893	71	.266	90	.058

OWNER'S AGE, 23 YEARS.—RATE, 5 PER CENT.
(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	2.450	34	1.699	53	.875	72	.253
16	2.412	35	1.661	54	.832	73	.229
17	2.381	36	1.621	55	.793	74	.212
18	2.351	37	1.577	56	.753	75	.198
19	2.312	38	1.526	57	.711	76	.184
20	2.274	39	1.485	58	.664	77	.171
21	2.235	40	1.446	59	.628	78	.155
22	2.195	41	1.407	60	.596	79	.142
23	2.153	42	1.364	61	.565	80	.132
24	2.114	43	1.316	62	.534	81	.120
25	2.076	44	1.276	63	.498	82	.110
26	2.036	45	1.238	64	.469	83	.097
27	1.993	46	1.198	65	.441	84	.089
28	1.942	47	1.154	66	.413	85	.082
29	1.903	48	1.103	67	.383	86	.076
30	1.868	49	1.059	68	.350	87	.071
31	1.830	50	1.017	69	.323	88	.066
32	1.789	51	.973	70	.299	89	.063
33	1.739	52	.927	71	.276	90	.059

OWNER'S AGE, 24 YEARS.—RATE, 5 PER CENT.
(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	2.528	34	1.750	53	.911	72	.264
16	2.486	35	1.711	54	.858	73	.241
17	2.452	36	1.671	55	.817	74	.219
18	2.419	37	1.629	56	.777	75	.204
19	2.384	38	1.582	57	.737	76	.191
20	2.346	39	1.529	58	.693	77	.179
21	2.307	40	1.489	59	.648	78	.164
22	2.265	41	1.450	60	.615	79	.147
23	2.222	42	1.410	61	.584	80	.136
24	2.177	43	1.365	62	.554	81	.124
25	2.138	44	1.314	63	.521	82	.115
26	2.098	45	1.275	64	.484	83	.103
27	2.058	46	1.235	65	.455	84	.092
28	2.011	47	1.194	66	.427	85	.085
29	1.960	48	1.146	67	.399	86	.078
30	1.923	49	1.091	68	.368	87	.074
31	1.886	50	1.047	69	.334	88	.070
32	1.848	51	1.004	70	.309	89	.065
33	1.802	52	.960	71	.286	90	.061

OWNER'S AGE, 25 YEARS.—RATE, 5 PER CENT.
(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	2.619	34	1.812	53	.945	72	.274
16	2.571	35	1.762	54	.893	73	.253
17	2.532	36	1.721	55	.842	74	.231
18	2.495	37	1.682	56	.801	75	.211
19	2.457	38	1.637	57	.763	76	.197
20	2.419	39	1.584	58	.721	77	.186
21	2.382	40	1.534	59	.676	78	.172
22	2.341	41	1.494	60	.634	79	.156
23	2.298	42	1.456	61	.603	80	.141
24	2.252	43	1.414	62	.574	81	.128
25	2.202	44	1.363	63	.543	82	.120
26	2.162	45	1.313	64	.506	83	.109
27	2.123	46	1.272	65	.470	84	.098
28	2.079	47	1.233	66	.442	85	.088
29	2.029	48	1.187	67	.414	86	.081
30	1.981	49	1.133	68	.384	87	.077
31	1.944	50	1.079	69	.351	88	.074
32	1.907	51	1.035	70	.319	89	.070
33	1.863	52	.992	71	.295	90	.063

OWNER'S AGE, 26 YEARS.—RATE, 5 PER CENT.
(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	2.699	34	1.873	53	.978	72	.284
16	2.661	35	1.818	54	.926	73	.264
17	2.617	36	1.773	55	.872	74	.242
18	2.576	37	1.733	56	.826	75	.221
19	2.535	38	1.691	57	.787	76	.204
20	2.495	39	1.639	58	.747	77	.193
21	2.454	40	1.583	59	.702	78	.180
22	2.416	41	1.539	60	.657	79	.164
23	2.374	42	1.501	61	.622	80	.148
24	2.328	43	1.460	62	.594	81	.133
25	2.278	44	1.410	63	.563	82	.125
26	2.227	45	1.356	64	.527	83	.114
27	2.189	46	1.310	65	.488	84	.104
28	2.146	47	1.266	66	.456	85	.093
29	2.097	48	1.227	67	.428	86	.084
30	2.044	49	1.173	68	.400	87	.080
31	2.002	50	1.115	69	.367	88	.078
32	1.965	51	1.066	70	.333	89	.074
33	1.924	52	1.024	71	.305	90	.067

OWNER'S AGE, 27 YEARS.—RATE, 5 PER CENT.
(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	2.780	34	1.934	53	1.009	72	.293
16	2.741	35	1.875	54	.958	73	.273
17	2.707	36	1.823	55	.900	74	.253
18	2.664	37	1.785	56	.850	75	.230
19	2.621	38	1.744	57	.811	76	.211
20	2.579	39	1.692	58	.771	77	.199
21	2.536	40	1.633	59	.727	78	.187
22	2.491	41	1.582	60	.680	79	.172
23	2.453	42	1.545	61	.641	80	.155
24	2.410	43	1.506	62	.612	81	.138
25	2.361	44	1.457	63	.582	82	.129
26	2.311	45	1.399	64	.547	83	.119
27	2.254	46	1.347	65	.506	84	.109
28	2.213	47	1.308	66	.470	85	.098
29	2.164	48	1.265	67	.442	86	.088
30	2.108	49	1.212	68	.414	87	.083
31	2.059	50	1.151	69	.381	88	.081
32	2.024	51	1.096	70	.346	89	.077
33	1.984	52	1.054	71	.315	90	.070

OWNER'S AGE, 28 YEARS.—RATE, 5 PER CENT.
(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	2.864	34	1.993	53	1.039	72	.300
16	2.823	35	1.933	54	.988	73	.282
17	2.787	36	1.875	55	.929	74	.262
18	2.752	37	1.829	56	.874	75	.238
19	2.708	38	1.795	57	.829	76	.218
20	2.664	39	1.744	58	.794	77	.203
21	2.620	40	1.683	59	.750	78	.193
22	2.573	41	1.627	60	.702	79	.178
23	2.525	42	1.582	61	.660	80	.161
24	2.486	43	1.550	62	.626	81	.144
25	2.440	44	1.501	63	.600	82	.132
26	2.391	45	1.442	64	.565	83	.123
27	2.336	46	1.385	65	.523	84	.113
28	2.279	47	1.338	66	.485	85	.102
29	2.231	48	1.302	67	.452	86	.091
30	2.173	49	1.249	68	.427	87	.085
31	2.118	50	1.186	69	.395	88	.084
32	2.075	51	1.127	70	.359	89	.080
33	2.043	52	1.078	71	.325	90	.074

OWNER'S AGE, 29 YEARS.—RATE, 5 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	2.950	34	2.052	53	1.058	72	.307
16	2.903	35	1.991	54	1.016	73	.286
17	2.864	36	1.929	55	.956	74	.270
18	2.827	37	1.876	56	.899	75	.246
19	2.787	38	1.834	57	.849	76	.225
20	2.743	39	1.795	58	.808	77	.208
21	2.699	40	1.733	59	.772	78	.195
22	2.651	41	1.674	60	.723	79	.184
23	2.601	42	1.622	61	.679	80	.167
24	2.550	43	1.582	62	.640	81	.149
25	2.505	44	1.545	63	.610	82	.136
26	2.457	45	1.485	64	.582	83	.124
27	2.402	46	1.424	65	.539	84	.117
28	2.346	47	1.371	66	.499	85	.106
29	2.297	48	1.327	67	.462	86	.095
30	2.238	49	1.285	68	.433	87	.088
31	2.179	50	1.221	69	.407	88	.085
32	2.129	51	1.158	70	.371	89	.083
33	2.089	52	1.103	71	.335	90	.076

OWNER'S AGE, 30 YEARS.—RATE, 5 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	3.032	34	2.097	53	1.080	72	.315
16	3.080	35	2.049	54	1.033	73	.291
17	2.936	36	1.985	55	.983	74	.273
18	2.895	37	1.926	56	.924	75	.254
19	2.852	38	1.877	57	.870	76	.232
20	2.809	39	1.833	58	.823	77	.213
21	2.767	40	1.783	59	.784	78	.198
22	2.720	41	1.722	60	.744	79	.185
23	2.670	42	1.665	61	.698	80	.172
24	2.617	43	1.618	62	.656	81	.153
25	2.561	44	1.576	63	.622	82	.139
26	2.508	45	1.527	64	.590	83	.126
27	2.450	46	1.465	65	.555	84	.117
28	2.392	47	1.406	66	.514	85	.109
29	2.342	48	1.356	67	.474	86	.098
30	2.304	49	1.309	68	.441	87	.090
31	2.243	50	1.256	69	.412	88	.086
32	2.187	51	1.191	70	.382	89	.083
33	2.140	52	1.131	71	.345	90	.079

OWNER'S AGE, 31 YEARS.—RATE, 5 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	3.104	34	2.148	53	1.104	72	.323
16	3.061	35	2.098	54	1.054	73	.297
17	3.013	36	2.043	55	1.002	74	.277
18	2.967	37	1.980	56	.949	75	.258
19	2.922	38	1.925	57	.892	76	.239
20	2.876	39	1.876	58	.841	77	.219
21	2.830	40	1.824	59	.799	78	.202
22	2.786	41	1.771	60	.758	79	.187
23	2.738	42	1.710	61	.717	80	.173
24	2.686	43	1.658	62	.673	81	.158
25	2.630	44	1.611	63	.635	82	.143
26	2.572	45	1.560	64	.601	83	.129
27	2.507	46	1.506	65	.565	84	.118
28	2.443	47	1.444	66	.528	85	.110
29	2.389	48	1.388	67	.486	86	.101
30	2.349	49	1.337	68	.450	87	.092
31	2.309	50	1.282	69	.419	88	.088
32	2.249	51	1.224	70	.388	89	.084
33	2.196	52	1.161	71	.355	90	.079

OWNER'S AGE, 32 YEARS.—RATE, 5 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	3.175	34	2.205	53	1.132	72	.332
16	3.131	35	2.153	54	1.077	73	.304
17	3.093	36	2.098	55	1.024	74	.282
18	3.046	37	2.037	56	.972	75	.262
19	2.998	38	1.977	57	.916	76	.244
20	2.951	39	1.923	58	.862	77	.225
21	2.903	40	1.870	59	.816	78	.207
22	2.852	41	1.817	60	.774	79	.190
23	2.808	42	1.759	61	.734	80	.176
24	2.759	43	1.702	62	.691	81	.161
25	2.704	44	1.650	63	.650	82	.147
26	2.646	45	1.598	64	.613	83	.132
27	2.583	46	1.544	65	.577	84	.120
28	2.511	47	1.484	66	.540	85	.111
29	2.450	48	1.424	67	.499	86	.102
30	2.404	49	1.368	68	.461	87	.095
31	2.360	50	1.312	69	.427	88	.090
32	2.315	51	1.254	70	.395	89	.085
33	2.257	52	1.192	71	.363	90	.080

OWNER'S AGE, 33 YEARS.—RATE, 5 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	3.256	34	2.267	53	1.162	72	.342
16	3.210	35	2.212	54	1.104	73	.312
17	3.170	36	2.157	55	1.049	74	.288
18	3.130	37	2.098	56	.996	75	.268
19	3.081	38	2.034	57	.942	76	.250
20	3.032	39	1.976	58	.884	77	.232
21	2.983	40	1.921	59	.836	78	.212
22	2.931	41	1.868	60	.792	79	.194
23	2.877	42	1.811	61	.752	80	.179
24	2.832	43	1.750	62	.711	81	.164
25	2.779	44	1.694	63	.667	82	.151
26	2.724	45	1.640	64	.628	83	.135
27	2.662	46	1.586	65	.590	84	.123
28	2.598	47	1.527	66	.554	85	.113
29	2.529	48	1.463	67	.514	86	.104
30	2.476	49	1.404	68	.473	87	.097
31	2.426	50	1.345	69	.437	88	.092
32	2.376	51	1.287	70	.404	89	.087
33	2.323	52	1.226	71	.372	90	.082

OWNER'S AGE, 34 YEARS.—RATE, 5 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	3.352	34	2.334	53	1.199	72	.352
16	3.302	35	2.277	54	1.134	73	.324
17	3.258	36	2.220	55	1.077	74	.296
18	3.215	37	2.162	56	1.023	75	.275
19	3.171	38	2.100	57	.968	76	.257
20	3.122	39	2.034	58	.913	77	.239
21	3.073	40	1.976	59	.858	78	.220
22	3.019	41	1.922	60	.813	79	.199
23	2.964	42	1.865	61	.771	80	.184
24	2.907	43	1.807	62	.731	81	.168
25	2.855	44	1.743	63	.690	82	.155
26	2.800	45	1.686	64	.644	83	.140
27	2.739	46	1.631	65	.605	84	.126
28	2.675	47	1.573	66	.568	85	.116
29	2.619	48	1.510	67	.529	86	.106
30	2.560	49	1.443	68	.490	87	.100
31	2.505	50	1.382	69	.449	88	.095
32	2.451	51	1.322	70	.414	89	.089
33	2.394	52	1.261	71	.382	90	.084

OWNER'S AGE, 35 YEARS.—RATE, 5 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	3.462	34	2.410	53	1.237	72	.362
16	3.406	35	2.347	54	1.174	73	.335
17	3.357	36	2.288	55	1.107	74	.309
18	3.311	37	2.229	56	1.051	75	.283
19	3.263	38	2.169	57	.996	76	.264
20	3.215	39	2.105	58	.942	77	.246
21	3.167	40	2.036	59	.889	78	.228
22	3.115	41	1.979	60	.835	79	.209
23	3.059	42	1.922	61	.792	80	.189
24	3.001	43	1.865	62	.752	81	.173
25	2.938	44	1.804	63	.712	82	.160
26	2.878	45	1.736	64	.669	83	.145
27	2.813	46	1.679	65	.622	84	.132
28	2.748	47	1.620	66	.583	85	.119
29	2.691	48	1.559	67	.544	86	.109
30	2.645	49	1.493	68	.506	87	.102
31	2.588	50	1.422	69	.467	88	.099
32	2.532	51	1.360	70	.426	89	.093
33	2.472	52	1.299	71	.393	90	.086

OWNER'S AGE, 36 YEARS.—RATE, 5 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	3.565	34	2.493	53	1.275	72	.373
16	3.518	35	2.428	54	1.213	73	.346
17	3.465	36	2.360	55	1.147	74	.321
18	3.415	37	2.300	56	1.082	75	.297
19	3.365	38	2.239	57	1.025	76	.272
20	3.314	39	2.176	58	.971	77	.253
21	3.262	40	2.109	59	.919	78	.236
22	3.212	41	2.041	60	.866	79	.218
23	3.159	42	1.982	61	.815	80	.200
24	3.101	43	1.925	62	.774	81	.178
25	3.037	44	1.865	63	.734	82	.165
26	2.973	45	1.798	64	.692	83	.150
27	2.901	46	1.730	65	.647	84	.138
28	2.830	47	1.670	66	.600	85	.126
29	2.769	48	1.609	67	.560	86	.112
30	2.721	49	1.544	68	.522	87	.106
31	2.673	50	1.473	69	.485	88	.102
32	2.617	51	1.401	70	.445	89	.098
33	2.557	52	1.337	71	.404	90	.091

OWNER'S AGE, 37 YEARS.—RATE, 5 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	3.669	34	2.579	53	1.314	72	.384
16	3.620	35	2.513	54	1.252	73	.357
17	3.577	36	2.444	55	1.187	74	.332
18	3.525	37	2.373	56	1.119	75	.310
19	3.472	38	2.312	57	1.055	76	.285
20	3.419	39	2.249	58	1.000	77	.261
21	3.366	40	2.182	59	.948	78	.244
22	3.309	41	2.112	60	.896	79	.227
23	3.259	42	2.045	61	.844	80	.209
24	3.203	43	1.987	62	.796	81	.188
25	3.142	44	1.927	63	.756	82	.170
26	3.077	45	1.861	64	.714	83	.155
27	3.007	46	1.790	65	.670	84	.143
28	2.928	47	1.722	66	.623	85	.132
29	2.860	48	1.659	67	.576	86	.119
30	2.806	49	1.595	68	.538	87	.109
31	2.754	50	1.524	69	.501	88	.106
32	2.700	51	1.449	70	.462	89	.101
33	2.642	52	1.378	71	.421	90	.096

OWNER'S AGE, 38 YEARS.—RATE, 5 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	3.778	34	2.665	53	1.354	72	.398
16	3.727	35	2.601	54	1.291	73	.367
17	3.682	36	2.531	55	1.226	74	.343
18	3.637	37	2.460	56	1.158	75	.321
19	3.583	38	2.386	57	1.088	76	.296
20	3.529	39	2.323	58	1.029	77	.272
21	3.474	40	2.256	59	.977	78	.251
22	3.416	41	2.183	60	.925	79	.234
23	3.356	42	2.111	61	.871	80	.218
24	3.304	43	2.050	62	.821	81	.196
25	3.245	44	1.990	63	.777	82	.178
26	3.183	45	1.924	64	.736	83	.160
27	3.114	46	1.850	65	.692	84	.148
28	3.042	47	1.777	66	.644	85	.137
29	2.966	48	1.711	67	.595	86	.124
30	2.905	49	1.646	68	.553	87	.115
31	2.847	50	1.575	69	.516	88	.109
32	2.788	51	1.498	70	.477	89	.105
33	2.726	52	1.421	71	.436	90	.100

OWNER'S AGE, 39 YEARS.—RATE, 5 PER CENT.
(For explanation and rule, see pp. 19, 20.)

<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>
15	3.899	34	2.752	53	1.390	72	.411
16	3.844	35	2.690	54	1.330	73	.377
17	3.795	36	2.621	55	1.264	74	.352
18	3.748	37	2.550	56	1.192	75	.331
19	3.698	38	2.476	57	1.121	76	.306
20	3.644	39	2.398	58	1.055	77	.282
21	3.588	40	2.331	59	1.005	78	.259
22	3.529	41	2.256	60	.952	79	.241
23	3.468	42	2.180	61	.898	80	.225
24	3.404	43	2.110	62	.845	81	.204
25	3.345	44	2.053	63	.796	82	.186
26	3.284	45	1.987	64	.756	83	.166
27	3.215	46	1.911	65	.712	84	.153
28	3.144	47	1.833	66	.664	85	.142
29	3.080	48	1.759	67	.613	86	.129
30	3.014	49	1.697	68	.567	87	.120
31	2.951	50	1.626	69	.530	88	.113
32	2.887	51	1.546	70	.491	89	.108
33	2.821	52	1.466	71	.450	90	.103

OWNER'S AGE, 40 YEARS.—RATE, 5 PER CENT.
(For explanation and rule, see pp. 19, 20.)

<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>
15	4.026	34	2.846	53	1.430	72	.422
16	3.965	35	2.773	54	1.359	73	.387
17	3.913	36	2.706	55	1.303	74	.358
18	3.861	37	2.635	56	1.228	75	.339
19	3.809	38	2.561	57	1.154	76	.315
20	3.755	39	2.483	58	1.082	77	.291
21	3.702	40	2.406	59	1.024	78	.267
22	3.643	41	2.331	60	.979	79	.246
23	3.581	42	2.251	61	.924	80	.231
24	3.516	43	2.174	62	.869	81	.210
25	3.447	44	2.106	63	.815	82	.192
26	3.380	45	2.050	64	.768	83	.172
27	3.308	46	1.973	65	.731	84	.157
28	3.235	47	1.891	66	.682	85	.146
29	3.170	48	1.810	67	.630	86	.134
30	3.116	49	1.737	68	.581	87	.125
31	3.051	50	1.676	69	.538	88	.117
32	2.986	51	1.595	70	.504	89	.111
33	2.918	52	1.511	71	.462	90	.106

OWNER'S AGE, 41 YEARS.—RATE 5 PER CENT.

(For explanation and rule, see pp. 19, 20.)

<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>
15	4.135	34	2.937	53	1.471	72	.433
16	4.083	35	2.861	54	1.392	73	.396
17	4.026	36	2.783	55	1.323	74	.364
18	3.972	37	2.710	56	1.264	75	.340
19	3.916	38	2.633	57	1.188	76	.322
20	3.860	39	2.553	58	1.112	77	.298
21	3.803	40	2.476	59	1.046	78	.273
22	3.747	41	2.406	60	.992	79	.250
23	3.687	42	2.324	61	.949	80	.232
24	3.622	43	2.242	62	.893	81	.215
25	3.552	44	2.165	63	.836	82	.197
26	3.481	45	2.096	64	.783	83	.177
27	3.402	46	2.036	65	.737	84	.161
28	3.324	47	1.952	66	.699	85	.148
29	3.256	48	1.865	67	.647	86	.137
30	3.200	49	1.783	68	.594	87	.128
31	3.143	50	1.709	69	.547	88	.120
32	3.078	51	1.644	70	.507	89	.113
33	3.010	52	1.558	71	.473	90	.107

OWNER'S AGE, 42 YEARS.—RATE, 5 PER CENT.

(For explanation and rule, see pp. 19, 20.)

<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>
15	4.238	34	3.024	53	1.516	72	.442
16	4.186	35	2.948	54	1.430	73	.404
17	4.138	36	2.868	55	1.351	74	.370
18	4.081	37	2.787	56	1.282	75	.343
19	4.024	38	2.705	57	1.222	76	.320
20	3.966	39	2.621	58	1.143	77	.304
21	3.907	40	2.540	59	1.071	78	.279
22	3.845	41	2.468	60	1.009	79	.255
23	3.788	42	2.400	61	.957	80	.234
24	3.726	43	2.314	62	.916	81	.214
25	3.658	44	2.231	63	.857	82	.201
26	3.587	45	2.151	64	.800	83	.181
27	3.509	46	2.079	65	.748	84	.164
28	3.423	47	2.014	66	.701	85	.149
29	3.348	48	1.924	67	.662	86	.136
30	3.287	49	1.834	68	.608	87	.131
31	3.226	50	1.751	69	.558	88	.123
32	3.164	51	1.673	70	.512	89	.116
33	3.097	52	1.606	71	.472	90	.108

OWNER'S AGE, 43 YEARS.—RATE, 5 PER CENT.

(For explanation and rule, see pp. 19, 20.)

<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>
15	4.345	34	3.110	53	1.563	72	.439
16	4.290	35	3.035	54	1.473	73	.412
17	4.241	36	2.955	55	1.387	74	.377
18	4.191	37	2.873	56	1.308	75	.347
19	4.133	38	2.788	57	1.238	76	.321
20	4.073	39	2.695	58	1.176	77	.300
21	4.013	40	2.607	59	1.100	78	.284
22	3.950	41	2.530	60	1.032	79	.259
23	3.884	42	2.458	61	.973	80	.236
24	3.825	43	2.391	62	.922	81	.214
25	3.760	44	2.303	63	.879	82	.198
26	3.690	45	2.215	64	.819	83	.184
27	3.614	46	2.133	65	.762	84	.167
28	3.535	47	2.057	66	.709	85	.151
29	3.452	48	1.986	67	.662	86	.137
30	3.384	49	1.892	68	.622	87	.129
31	3.318	50	1.800	69	.569	88	.125
32	3.251	51	1.713	70	.520	89	.117
33	3.180	52	1.634	71	.475	90	.109

OWNER'S AGE, 44 YEARS.—RATE, 5 PER CENT.

(For explanation and rule, see pp. 19, 20.)

<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>
15	4.465	34	3.197	53	1.594	72	.440
16	4.406	35	3.125	54	1.520	73	.408
17	4.353	36	3.046	55	1.428	74	.384
18	4.301	37	2.964	56	1.342	75	.352
19	4.247	38	2.879	57	1.263	76	.324
20	4.188	39	2.789	58	1.193	77	.299
21	4.127	40	2.690	59	1.133	78	.279
22	4.062	41	2.604	60	1.061	79	.263
23	3.995	42	2.526	61	.995	80	.239
24	3.925	43	2.454	62	.937	81	.215
25	3.860	44	2.381	63	.886	82	.197
26	3.791	45	2.288	64	.841	83	.180
27	3.716	46	2.198	65	.779	84	.169
28	3.637	47	2.112	66	.722	85	.153
29	3.566	48	2.032	67	.668	86	.137
30	3.493	49	1.955	68	.622	87	.128
31	3.422	50	1.858	69	.582	88	.122
32	3.350	51	1.762	70	.530	89	.119
33	3.275	52	1.674	71	.482	90	.111

OWNER'S AGE, 45 YEARS.—RATE, 5 PER CENT.

(For explanation and rule, see pp. 19, 20.)

<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>
15	4.597	34	3.298	53	1.636	72	.446
16	4.533	35	3.215	54	1.557	73	.409
17	4.477	36	3.137	55	1.477	74	.382
18	4.422	37	3.056	56	1.385	75	.359
19	4.365	38	2.971	57	1.299	76	.329
20	4.306	39	2.881	58	1.221	77	.302
21	4.247	40	2.792	59	1.155	78	.278
22	4.183	41	2.693	60	1.094	79	.259
23	4.115	42	2.604	61	1.024	80	.243
24	4.044	43	2.524	62	.959	81	.218
25	3.968	44	2.446	63	.902	82	.197
26	3.895	45	2.370	64	.851	83	.178
27	3.816	46	2.274	65	.801	84	.165
28	3.736	47	2.180	66	.740	85	.155
29	3.664	48	2.092	67	.680	86	.139
30	3.602	49	2.009	68	.628	87	.128
31	3.529	50	1.923	69	.584	88	.121
32	3.456	51	1.822	70	.543	89	.116
33	3.379	52	1.725	71	.492	90	.112

OWNER'S AGE, 46 YEARS.—RATE, 5 PER CENT.

(For explanation and rule, see pp. 19, 20.)

<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>
15	4.728	34	3.411	53	1.691	72	.456
16	4.672	35	3.326	54	1.606	73	.416
17	4.612	36	3.237	55	1.522	74	.385
18	4.554	37	3.153	56	1.437	75	.360
19	4.494	38	3.065	57	1.344	76	.336
20	4.433	39	2.973	58	1.259	77	.307
21	4.371	40	2.883	59	1.188	78	.281
22	4.309	41	2.801	60	1.123	79	.259
23	4.243	42	2.700	61	1.060	80	.241
24	4.172	43	2.610	62	.990	81	.222
25	4.095	44	2.524	63	.926	82	.200
26	4.017	45	2.442	64	.870	83	.179
27	3.932	46	2.361	65	.817	84	.164
28	3.847	47	2.261	66	.763	85	.153
29	3.771	48	2.165	67	.699	86	.141
30	3.708	49	2.076	68	.642	87	.129
31	3.643	50	1.987	69	.593	88	.121
32	3.570	51	1.891	70	.549	89	.115
33	3.493	52	1.788	71	.505	90	.110

OWNER'S AGE, 47 YEARS.—RATE, 5 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	4.866	34	3.532	53	1.759	72	.471
16	4.809	35	3.446	54	1.667	73	.427
17	4.757	36	3.356	55	1.579	74	.393
18	4.697	37	3.264	56	1.493	75	.365
19	4.635	38	3.171	57	1.399	76	.341
20	4.573	39	3.074	58	1.308	77	.315
21	4.509	40	2.980	59	1.231	78	.287
22	4.441	41	2.896	60	1.162	79	.262
23	4.378	42	2.814	61	1.098	80	.243
24	4.310	43	2.713	62	1.029	81	.223
25	4.235	44	2.617	63	.960	82	.204
26	4.152	45	2.527	64	.899	83	.182
27	4.072	46	2.440	65	.841	84	.165
28	3.979	47	2.354	66	.786	85	.153
29	3.897	48	2.251	67	.724	86	.141
30	3.828	49	2.156	68	.662	87	.132
31	3.760	50	2.063	69	.610	88	.123
32	3.689	51	1.967	70	.562	89	.116
33	3.613	52	1.862	71	.517	90	.109

OWNER'S AGE, 48 YEARS.—RATE, 5 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	5.021	34	3.663	53	1.838	72	.488
16	4.961	35	3.579	54	1.740	73	.443
17	4.907	36	3.489	55	1.648	74	.406
18	4.853	37	3.395	56	1.560	75	.376
19	4.790	38	3.299	57	1.465	76	.351
20	4.727	39	3.194	58	1.367	77	.323
21	4.662	40	3.093	59	1.284	78	.296
22	4.592	41	3.003	60	1.211	79	.269
23	4.521	42	2.918	61	1.145	80	.248
24	4.456	43	2.836	62	1.075	81	.227
25	4.383	44	2.731	63	1.002	82	.208
26	4.307	45	2.633	64	.936	83	.187
27	4.223	46	2.538	65	.874	84	.169
28	4.137	47	2.445	66	.817	85	.155
29	4.047	48	2.351	67	.754	86	.143
30	3.972	49	2.250	68	.690	87	.134
31	3.898	50	2.153	69	.633	88	.126
32	3.823	51	2.055	70	.582	89	.118
33	3.743	52	1.949	71	.535	90	.111

OWNER'S AGE, 49 YEARS.—RATE, 5 PER CENT.
 (For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	5.201	34	3.811	53	1.935	72	.510
16	5.138	35	3.728	54	1.825	73	.464
17	5.081	36	3.639	55	1.728	74	.424
18	5.024	37	3.546	56	1.636	75	.391
19	4.965	38	3.449	57	1.540	76	.365
20	4.901	39	3.347	58	1.441	77	.336
21	4.835	40	3.235	59	1.348	78	.308
22	4.765	41	3.136	60	1.270	79	.280
23	4.692	42	3.043	61	1.202	80	.257
24	4.616	43	2.957	62	1.130	81	.235
25	4.544	44	2.869	63	1.055	82	.215
26	4.468	45	2.765	64	.982	83	.193
27	4.385	46	2.664	65	.916	84	.175
28	4.299	47	2.565	66	.856	85	.160
29	4.220	48	2.465	67	.791	86	.147
30	4.140	49	2.357	68	.725	87	.138
31	4.062	50	2.254	69	.663	88	.130
32	3.982	51	2.154	70	.608	89	.122
33	3.899	52	2.047	71	.558	90	.114

 OWNER'S AGE, 50 YEARS.—RATE, 5 PER CENT.
 (For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	5.405	34	3.982	53	2.038	72	.537
16	5.337	35	3.889	54	1.930	73	.489
17	5.276	36	3.800	55	1.819	74	.448
18	5.216	37	3.707	56	1.724	75	.412
19	5.154	38	3.610	57	1.624	76	.384
20	5.090	39	3.508	58	1.523	77	.353
21	5.026	40	3.406	59	1.428	78	.323
22	4.956	41	3.294	60	1.339	79	.294
23	4.882	42	3.192	61	1.267	80	.269
24	4.804	43	3.097	62	1.193	81	.246
25	4.722	44	3.004	63	1.116	82	.225
26	4.642	45	2.911	64	1.041	83	.201
27	4.556	46	2.807	65	.966	84	.182
28	4.468	47	2.704	66	.902	85	.167
29	4.388	48	2.600	67	.835	86	.154
30	4.319	49	2.486	68	.767	87	.144
31	4.239	50	2.369	69	.702	88	.135
32	4.158	51	2.265	70	.641	89	.127
33	4.072	52	2.155	71	.588	90	.119

OWNER'S AGE, 51 YEARS.—RATE, 5 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	5.616	34	4.172	53	2.154	72	.570
16	5.555	35	4.077	54	2.043	73	.520
17	5.490	36	3.978	55	1.931	74	.476
18	5.427	37	3.882	56	1.821	75	.440
19	5.362	38	3.783	57	1.718	76	.407
20	5.296	39	3.678	58	1.614	77	.375
21	5.228	40	3.575	59	1.515	78	.343
22	5.160	41	3.479	60	1.426	79	.312
23	5.088	42	3.364	61	1.342	80	.285
24	5.011	43	3.260	62	1.265	81	.260
25	4.928	44	3.158	63	1.185	82	.238
26	4.843	45	3.060	64	1.107	83	.213
27	4.751	46	2.961	65	1.031	84	.192
28	4.659	47	2.858	66	.957	85	.176
29	4.575	48	2.752	67	.886	86	.162
30	4.504	49	2.636	68	.815	87	.152
31	4.431	50	2.515	69	.747	88	.143
32	4.350	51	2.387	70	.684	89	.134
33	4.264	52	2.274	71	.624	90	.126

OWNER'S AGE, 52 YEARS.—RATE, 5 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	5.829	34	4.367	53	2.283	72	.609
16	5.767	35	4.272	54	2.164	73	.557
17	5.710	36	4.170	55	2.050	74	.509
18	5.645	37	4.067	56	1.942	75	.471
19	5.578	38	3.962	57	1.821	76	.439
20	5.510	39	3.854	58	1.713	77	.401
21	5.441	40	3.747	59	1.610	78	.368
22	5.367	41	3.649	60	1.518	79	.334
23	5.298	42	3.553	61	1.437	80	.305
24	5.223	43	3.437	62	1.345	81	.280
25	5.141	44	3.326	63	1.262	82	.254
26	5.057	45	3.219	64	1.180	83	.228
27	4.965	46	3.114	65	1.101	84	.205
28	4.866	47	3.009	66	1.028	85	.187
29	4.776	48	2.902	67	.945	86	.173
30	4.700	49	2.785	68	.870	87	.162
31	4.624	50	2.661	69	.798	88	.153
32	4.544	51	2.530	70	.732	89	.143
33	4.459	52	2.403	71	.671	90	.134

OWNER'S AGE, 53 YEARS.—RATE, 5 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	6.051	34	4.567	53	2.418	72	.662
16	5.986	35	4.472	54	2.294	73	.598
17	5.928	36	4.370	55	2.176	74	.547
18	5.868	37	4.265	56	2.066	75	.506
19	5.800	38	4.157	57	1.951	76	.473
20	5.731	39	4.040	58	1.821	77	.439
21	5.661	40	3.928	59	1.713	78	.396
22	5.586	41	3.824	60	1.617	79	.359
23	5.508	42	3.725	61	1.535	80	.328
24	5.436	43	3.628	62	1.449	81	.302
25	5.356	44	3.508	63	1.347	82	.278
26	5.273	45	3.392	64	1.260	83	.246
27	5.182	46	3.279	65	1.178	84	.221
28	5.089	47	3.168	66	1.102	85	.201
29	4.993	48	3.053	67	1.023	86	.186
30	4.911	49	2.935	68	.932	87	.177
31	4.829	50	2.806	69	.855	88	.165
32	4.746	51	2.672	70	.785	89	.155
33	4.657	52	2.545	71	.722	90	.145

OWNER'S AGE, 54 YEARS.—RATE, 5 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	6.285	34	4.770	53	2.562	72	.717
16	6.217	35	4.677	54	2.432	73	.657
17	6.155	36	4.576	55	2.308	74	.590
18	6.094	37	4.471	56	2.194	75	.546
19	6.029	38	4.362	57	2.081	76	.510
20	5.960	39	4.248	58	1.959	77	.477
21	5.889	40	4.125	59	1.824	78	.439
22	5.812	41	4.013	60	1.723	79	.389
23	5.733	42	3.907	61	1.637	80	.355
24	5.651	43	3.806	62	1.553	81	.326
25	5.572	44	3.702	63	1.459	82	.303
26	5.489	45	3.581	64	1.347	83	.274
27	5.399	46	3.462	65	1.259	84	.240
28	5.306	47	3.344	66	1.180	85	.218
29	5.219	48	3.223	67	1.103	86	.201
30	5.132	49	3.093	68	1.017	87	.192
31	5.047	50	2.966	69	.918	88	.184
32	4.959	51	2.829	70	.842	89	.168
33	4.867	52	2.694	71	.776	90	.157

OWNER'S AGE, 55 YEARS.—RATE, 5 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	6.535	34	4.990	53	2.721	72	.772
16	6.463	35	4.887	54	2.585	73	.716
17	6.397	36	4.787	55	2.447	74	.652
18	6.332	37	4.683	56	2.327	75	.589
19	6.265	38	4.574	57	2.213	76	.549
20	6.196	39	4.459	58	2.095	77	.516
21	6.126	40	4.346	59	1.965	78	.481
22	6.050	41	4.221	60	1.834	79	.435
23	5.971	42	4.105	61	1.743	80	.385
24	5.887	43	3.997	62	1.659	81	.352
25	5.798	44	3.887	63	1.569	82	.328
26	5.712	45	3.778	64	1.462	83	.302
27	5.618	46	3.655	65	1.347	84	.271
28	5.524	47	3.533	66	1.262	85	.237
29	5.436	48	3.408	67	1.183	86	.217
30	5.359	49	3.273	68	1.100	87	.208
31	5.272	50	3.132	69	1.005	88	.202
32	5.183	51	2.994	70	.905	89	.190
33	5.089	52	2.857	71	.832	90	.171

OWNER'S AGE, 56 YEARS.—RATE, 5 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	6.783	34	5.220	53	2.895	72	.828
16	6.717	35	5.115	54	2.755	73	.772
17	6.648	36	5.006	55	2.611	74	.712
18	6.581	37	4.899	56	2.463	75	.650
19	6.511	38	4.788	57	2.345	76	.591
20	6.440	39	4.671	58	2.228	77	.556
21	6.367	40	4.555	59	2.103	78	.522
22	6.293	41	4.446	60	1.971	79	.479
23	6.215	42	4.320	61	1.852	80	.430
24	6.131	43	4.202	62	1.765	81	.381
25	6.041	44	4.085	63	1.677	82	.355
26	5.950	45	3.970	64	1.574	83	.329
27	5.852	46	3.854	65	1.458	84	.301
28	5.753	47	3.731	66	1.347	85	.268
29	5.663	48	3.604	67	1.264	86	.236
30	5.584	49	3.465	68	1.182	87	.225
31	5.503	50	3.321	69	1.099	88	.221
32	5.415	51	3.168	70	.989	89	.211
33	5.320	52	3.033	71	.892	90	.194

OWNER'S AGE, 57 YEARS.—RATE, 5 PER CENT.
(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	7.037	34	5.457	53	3.072	72	.885
16	6.970	35	5.352	54	2.934	73	.828
17	6.908	36	5.241	55	2.789	74	.769
18	6.839	37	5.127	56	2.637	75	.707
19	6.768	38	5.012	57	2.478	76	.643
20	6.695	39	4.892	58	2.360	77	.596
21	6.620	40	4.773	59	2.237	78	.562
22	6.541	41	4.662	60	2.105	79	.520
23	6.465	42	4.552	61	1.974	80	.473
24	6.383	43	4.424	62	1.872	81	.420
25	6.295	44	4.298	63	1.783	82	.382
26	6.203	45	4.176	64	1.682	83	.355
27	6.105	46	4.053	65	1.566	84	.328
28	6.000	47	3.929	66	1.445	85	.297
29	5.905	48	3.801	67	1.346	86	.263
30	5.822	49	3.661	68	1.262	87	.243
31	5.738	50	3.513	69	1.171	88	.238
32	5.651	51	3.357	70	1.069	89	.230
33	5.558	52	3.204	71	.963	90	.215

OWNER'S AGE, 58 YEARS.—RATE, 5 PER CENT.
(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	7.293	34	5.695	53	3.235	72	.942
16	7.225	35	5.591	54	3.105	73	.882
17	7.161	36	5.480	55	2.964	74	.823
18	7.097	37	5.365	56	2.813	75	.762
19	7.025	38	5.246	57	2.653	76	.694
20	6.951	39	5.119	58	2.490	77	.638
21	6.875	40	4.994	59	2.367	78	.601
22	6.794	41	4.879	60	2.235	79	.559
23	6.711	42	4.766	61	2.096	80	.513
24	6.632	43	4.655	62	1.977	81	.457
25	6.546	44	4.521	63	1.888	82	.412
26	6.456	45	4.391	64	1.787	83	.381
27	6.358	46	4.261	65	1.671	84	.355
28	6.258	47	4.131	66	1.542	85	.324
29	6.157	48	3.996	67	1.427	86	.289
30	6.068	49	3.855	68	1.341	87	.264
31	5.980	50	3.705	69	1.249	88	.256
32	5.890	51	3.546	70	1.147	89	.249
33	5.793	52	3.389	71	1.033	90	.234

OWNER'S AGE, 59 YEARS.—RATE, 5 PER CENT.
(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	7.543	34	5.919	53	3.406	72	1.001
16	7.472	35	5.817	54	3.249	73	.925
17	7.406	36	5.707	55	3.113	74	.875
18	7.340	37	5.592	56	2.967	75	.815
19	7.271	38	5.473	57	2.809	76	.744
20	7.197	39	5.348	58	2.646	77	.680
21	7.121	40	5.215	59	2.494	78	.632
22	7.039	41	5.092	60	2.361	79	.596
23	6.954	42	4.973	61	2.217	80	.550
24	6.866	43	4.858	62	2.084	81	.492
25	6.780	44	4.740	63	1.975	82	.442
26	6.690	45	4.604	64	1.889	83	.402
27	6.593	46	4.469	65	1.772	84	.379
28	6.493	47	4.333	66	1.637	85	.349
29	6.400	48	4.192	67	1.510	86	.313
30	6.308	49	4.041	68	1.405	87	.285
31	6.217	50	3.889	69	1.324	88	.271
32	6.123	51	3.726	70	1.221	89	.266
33	6.024	52	3.565	71	1.101	90	.252

OWNER'S AGE, 60 YEARS.—RATE, 5 PER CENT.
(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	7.781	34	6.133	53	3.569	72	1.060
16	7.705	35	6.022	54	3.407	73	.972
17	7.636	36	5.913	55	3.241	74	.908
18	7.568	37	5.799	56	3.094	75	.864
19	7.497	38	5.680	57	2.936	76	.792
20	7.423	39	5.554	58	2.773	77	.723
21	7.348	40	5.429	59	2.620	78	.665
22	7.267	41	5.297	60	2.484	79	.618
23	7.181	42	5.170	61	2.336	80	.585
24	7.092	43	5.049	62	2.193	81	.525
25	6.997	44	4.927	63	2.068	82	.472
26	6.904	45	4.802	64	1.963	83	.425
27	6.805	46	4.663	65	1.870	84	.393
28	6.704	47	4.523	66	1.732	85	.372
29	6.610	48	4.378	67	1.594	86	.335
30	6.527	49	4.222	68	1.474	87	.305
31	6.435	50	4.059	69	1.375	88	.287
32	6.340	51	3.896	70	1.292	89	.277
33	6.239	52	3.732	71	1.169	90	.269

OWNER'S AGE, 61 YEARS.—RATE, 5 PER CENT.
(For explanation and rule, see pp. 19, 20.)

<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>
15	7.981	34	6.319	53	3.715	72	1.121
16	7.911	35	6.207	54	3.549	73	1.022
17	7.840	36	6.090	55	3.378	74	.946
18	7.768	37	5.975	56	3.203	75	.890
19	7.695	38	5.854	57	3.033	76	.838
20	7.620	39	5.728	58	2.862	77	.766
21	7.542	40	5.602	59	2.704	78	.700
22	7.463	41	5.482	60	2.564	79	.643
23	7.378	42	5.346	61	2.455	80	.600
24	7.289	43	5.218	62	2.305	81	.557
25	7.194	44	5.089	63	2.167	82	.501
26	7.097	45	4.960	64	2.045	83	.449
27	6.994	46	4.828	65	1.935	84	.410
28	6.890	47	4.687	66	1.825	85	.381
29	6.794	48	4.540	67	1.681	86	.356
30	6.709	49	4.382	68	1.548	87	.325
31	6.622	50	4.215	69	1.434	88	.304
32	6.528	51	4.040	70	1.334	89	.289
33	6.427	52	3.879	71	1.236	90	.276

OWNER'S AGE, 62 YEARS.—RATE, 5 PER CENT.
(For explanation and rule, see pp. 19, 20.)

<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>
15	8.177	34	6.504	53	3.854	72	1.182
16	8.106	35	6.392	54	3.690	73	1.076
17	8.040	36	6.274	55	3.519	74	.991
18	7.967	37	6.152	56	3.341	75	.923
19	7.892	38	6.029	57	3.156	76	.862
20	7.816	39	5.900	58	2.968	77	.809
21	7.737	40	5.772	59	2.796	78	.738
22	7.653	41	5.651	60	2.646	79	.673
23	7.572	42	5.530	61	2.530	80	.621
24	7.484	43	5.392	62	2.420	81	.569
25	7.390	44	5.256	63	2.272	82	.530
26	7.294	45	5.120	64	2.137	83	.474
27	7.190	46	4.983	65	2.012	84	.430
28	7.081	47	4.843	66	1.890	85	.394
29	6.980	48	4.695	67	1.769	86	.363
30	6.892	49	4.535	68	1.627	87	.344
31	6.803	50	4.366	69	1.500	88	.321
32	6.710	51	4.188	70	1.386	89	.303
33	6.611	52	4.012	71	1.277	90	.285

OWNER'S AGE, 63 YEARS.—RATE, 5 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	8.378	34	6.692	53	3.981	72	1.225
16	8.306	35	6.581	54	3.825	73	1.133
17	8.239	36	6.463	55	3.658	74	1.040
18	8.171	37	6.341	56	3.482	75	.964
19	8.095	38	6.214	57	3.296	76	.895
20	8.018	39	6.080	58	3.108	77	.834
21	7.938	40	5.947	59	2.916	78	.778
22	7.853	41	5.823	60	2.750	79	.708
23	7.765	42	5.700	61	2.621	80	.647
24	7.680	43	5.578	62	2.501	81	.589
25	7.588	44	5.434	63	2.383	82	.543
26	7.492	45	5.292	64	2.238	83	.500
27	7.389	46	5.148	65	2.100	84	.452
28	7.284	47	5.003	66	1.967	85	.410
29	7.179	48	4.851	67	1.837	86	.374
30	7.087	49	4.689	68	1.711	87	.351
31	6.994	50	4.518	69	1.574	88	.339
32	6.898	51	4.337	70	1.447	89	.319
33	6.796	52	4.158	71	1.328	90	.297

OWNER'S AGE, 64 YEARS.—RATE, 5 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	8.597	34	6.888	53	4.136	72	1.278
16	8.523	35	6.780	54	3.955	73	1.181
17	8.453	36	6.663	55	3.793	74	1.096
18	8.384	37	6.541	56	3.621	75	1.012
19	8.311	38	6.415	57	3.437	76	.936
20	8.233	39	6.282	58	3.249	77	.869
21	8.153	40	6.142	59	3.072	78	.808
22	8.067	41	6.012	60	2.887	79	.746
23	7.978	42	5.885	61	2.741	80	.680
24	7.885	43	5.760	62	2.608	81	.615
25	7.793	44	5.631	63	2.480	82	.563
26	7.698	45	5.483	64	2.347	83	.515
27	7.596	46	5.334	65	2.199	84	.476
28	7.491	47	5.184	66	2.056	85	.430
29	7.393	48	5.027	67	1.918	86	.391
30	7.297	49	4.858	68	1.787	87	.364
31	7.202	50	4.685	69	1.655	88	.348
32	7.103	51	4.501	70	1.518	89	.336
33	6.999	52	4.318	71	1.390	90	.312

OWNER'S AGE, 65 YEARS.—RATE, 5 PER CENT.
 (For explanation and rule, see pp. 19, 20.)

<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>
15	8.829	34	7.100	53	4.305	72	1.343
16	8.751	35	6.984	54	4.118	73	1.239
17	8.679	36	6.869	55	3.929	74	1.152
18	8.608	37	6.748	56	3.756	75	1.068
19	8.533	38	6.622	57	3.572	76	.987
20	8.456	39	6.489	58	3.384	77	.913
21	8.377	40	6.356	59	3.206	78	.846
22	8.291	41	6.217	60	3.045	79	.782
23	8.201	42	6.084	61	2.882	80	.718
24	8.107	43	5.954	62	2.734	81	.648
25	8.008	44	5.820	63	2.593	82	.591
26	7.910	45	5.684	64	2.450	83	.538
27	7.806	46	5.532	65	2.309	84	.496
28	7.700	47	5.377	66	2.158	85	.454
29	7.601	48	5.216	67	2.012	86	.411
30	7.513	49	5.043	68	1.874	87	.381
31	7.417	50	4.861	69	1.741	88	.363
32	7.318	51	4.676	70	1.599	89	.349
33	7.212	52	4.490	71	1.463	90	.330

 OWNER'S AGE, 66 YEARS.—RATE, 5 PER CENT.
 (For explanation and rule, see pp. 19, 20.)

<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>
15	9.066	34	7.325	53	4.491	72	1.418
16	8.993	35	7.207	54	4.301	73	1.308
17	8.919	36	7.084	55	4.106	74	1.217
18	8.845	37	6.963	56	3.907	75	1.137
19	8.768	38	6.836	57	3.713	76	1.046
20	8.689	39	6.703	58	3.517	77	.966
21	8.608	40	6.569	59	3.333	78	.894
22	8.524	41	6.441	60	3.169	79	.825
23	8.435	42	6.299	61	3.034	80	.764
24	8.341	43	6.163	62	2.874	81	.688
25	8.242	44	6.025	63	2.722	82	.626
26	8.140	45	5.885	64	2.569	83	.567
27	8.032	46	5.740	65	2.420	84	.521
28	7.924	47	5.584	66	2.273	85	.481
29	7.823	48	5.421	67	2.118	86	.437
30	7.734	49	5.245	68	1.973	87	.404
31	7.642	50	5.059	69	1.835	88	.383
32	7.543	51	4.864	70	1.699	89	.366
33	7.438	52	4.679	71	1.546	90	.349

OWNER'S AGE, 67 YEARS.—RATE, 5 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	9.315	34	7.562	53	4.688	72	1.504
16	9.241	35	7.444	54	4.500	73	1.386
17	9.172	36	7.320	55	4.303	74	1.289
18	9.096	37	7.192	56	4.100	75	1.211
19	9.019	38	7.063	57	3.890	76	1.131
20	8.938	39	6.928	58	3.678	77	1.029
21	8.856	40	6.793	59	3.482	78	.950
22	8.768	41	6.665	60	3.307	79	.876
23	8.681	42	6.536	61	3.166	80	.814
24	8.589	43	6.392	62	3.029	81	.746
25	8.490	44	6.247	63	2.868	82	.668
26	8.388	45	6.101	64	2.707	83	.604
27	8.280	46	5.952	65	2.550	84	.553
28	8.167	47	5.798	66	2.394	85	.511
29	8.062	48	5.634	67	2.237	86	.473
30	7.970	49	5.456	68	2.083	87	.432
31	7.876	50	5.268	69	1.938	88	.408
32	7.778	51	5.069	70	1.803	89	.389
33	7.674	52	4.872	71	1.631	90	.372

OWNER'S AGE, 69 YEARS.—RATE, 5 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	9.576	34	7.809	53	4.883	72	1.631
16	9.501	35	7.692	54	4.700	73	1.474
17	9.430	36	7.568	55	4.506	74	1.370
18	9.359	37	7.440	56	4.304	75	1.289
19	9.280	38	7.307	57	4.092	76	1.214
20	9.199	39	7.168	58	3.878	77	1.125
21	9.115	40	7.030	59	3.663	78	1.015
22	9.026	41	6.898	60	3.473	79	.934
23	8.934	42	6.768	61	3.319	80	.870
24	8.844	43	6.638	62	3.073	81	.805
25	8.746	44	6.487	63	3.028	82	.735
26	8.646	45	6.335	64	2.862	83	.648
27	8.538	46	6.181	65	2.698	84	.592
28	8.428	47	6.022	66	2.535	85	.546
29	8.319	48	5.856	67	2.369	86	.511
30	8.223	49	5.676	68	2.204	87	.477
31	8.126	50	5.486	69	2.051	88	.438
32	8.026	51	5.284	70	1.913	89	.416
33	7.919	52	5.083	71	1.777	90	.398

OWNER'S AGE, 69 YEARS.—RATE, 5 PER CENT.
(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	9.852	34	8.066	53	5.104	72	1.753
16	9.775	35	7.951	54	4.899	73	1.605
17	9.703	36	7.829	55	4.709	74	1.459
18	9.630	37	7.701	56	4.509	75	1.373
19	9.554	38	7.568	57	4.299	76	1.300
20	9.473	39	7.429	58	4.084	77	1.219
21	9.389	40	7.285	59	3.880	78	1.117
22	9.299	41	7.149	60	3.672	79	1.000
23	9.205	42	7.016	61	3.503	80	.930
24	9.108	43	6.883	62	3.344	81	.866
25	9.011	44	6.745	63	3.189	82	.801
26	8.911	45	6.589	64	3.028	83	.721
27	8.803	46	6.430	65	2.863	84	.636
28	8.694	47	6.268	66	2.695	85	.586
29	8.591	48	6.097	67	2.522	86	.551
30	8.492	49	5.912	68	2.349	87	.520
31	8.393	50	5.719	69	2.172	88	.489
32	8.290	51	5.514	70	2.026	89	.448
33	8.181	52	5.309	71	1.892	90	.427

OWNER'S AGE, 70 YEARS.—RATE, 5 PER CENT.
(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	10.143	34	8.338	53	5.341	72	1.872
16	10.063	35	8.217	54	5.130	73	1.730
17	9.989	36	8.096	55	4.916	74	1.586
18	9.914	37	7.969	56	4.716	75	1.461
19	9.837	38	7.836	57	4.504	76	1.386
20	9.756	39	7.697	58	4.289	77	1.309
21	9.672	40	7.558	59	4.084	78	1.214
22	9.582	41	7.416	60	3.896	79	1.099
23	9.488	42	7.277	61	3.710	80	.995
24	9.390	43	7.141	62	3.537	81	.928
25	9.286	44	7.000	63	3.369	82	.866
26	9.184	45	6.855	64	3.198	83	.790
27	9.075	46	6.693	65	3.028	84	.707
28	8.965	47	6.527	66	2.866	85	.629
29	8.862	48	6.353	67	2.694	86	.592
30	8.769	49	6.164	68	2.518	87	.564
31	8.669	50	5.965	69	2.333	88	.538
32	8.565	51	5.758	70	2.145	89	.500
33	8.455	52	5.550	71	2.007	90	.459

OWNER'S AGE, 71 YEARS.—RATE, 5 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	10.442	34	8.627	53	5.599	72	1.986
16	10.366	35	8.505	54	5.385	73	1.848
17	10.290	36	8.376	55	5.164	74	1.706
18	10.214	37	8.249	56	4.940	75	1.573
19	10.135	38	8.116	57	4.719	76	1.473
20	10.053	39	7.977	58	4.496	77	1.397
21	9.968	40	7.837	59	4.285	78	1.306
22	9.879	41	7.703	60	4.094	79	1.193
23	9.786	42	7.558	61	3.933	80	1.082
24	9.688	43	7.417	62	3.749	81	.992
25	9.583	44	7.273	63	3.571	82	.929
26	9.477	45	7.125	64	3.391	83	.855
27	9.365	46	6.970	65	3.213	84	.774
28	9.252	47	6.803	66	3.034	85	.691
29	9.147	48	6.627	67	2.873	86	.635
30	9.053	49	6.435	68	2.703	87	.606
31	8.957	50	6.233	69	2.520	88	.584
32	8.854	51	6.019	70	2.328	89	.550
33	8.744	52	5.810	71	2.122	90	.506

OWNER'S AGE, 72 YEARS.—RATE, 5 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	10.725	34	8.901	53	5.843	72	2.096
16	10.648	35	8.778	54	5.630	73	1.959
17	10.576	36	8.649	55	5.408	74	1.819
18	10.499	37	8.516	56	5.180	75	1.681
19	10.419	38	8.382	57	4.945	76	1.566
20	10.336	39	8.242	58	4.709	77	1.482
21	10.250	40	8.101	59	4.489	78	1.392
22	10.159	41	7.967	60	4.289	79	1.282
23	10.067	42	7.832	61	4.122	80	1.166
24	9.970	43	7.685	62	3.958	81	1.063
25	9.866	44	7.535	63	3.772	82	.990
26	9.760	45	7.383	64	3.583	83	.917
27	9.647	46	7.225	65	3.397	84	.837
28	9.531	47	7.061	66	3.210	85	.750
29	9.423	48	6.884	67	3.020	86	.685
30	9.327	49	6.691	68	2.861	87	.648
31	9.229	50	6.486	69	2.685	88	.628
32	9.127	51	6.269	70	2.497	89	.596
33	9.018	52	6.052	71	2.290	90	.550

OWNER'S AGE, 73 YEARS.—RATE, 5 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	10.983	34	9.149	53	6.055	72	2.235
16	10.906	35	9.027	54	5.846	73	2.064
17	10.833	36	8.898	55	5.628	74	1.925
18	10.759	37	8.765	56	5.400	75	1.783
19	10.678	38	8.627	57	5.164	76	1.658
20	10.594	39	8.484	58	4.925	77	1.556
21	10.507	40	8.342	59	4.689	78	1.474
22	10.415	41	8.206	60	4.477	79	1.365
23	10.319	42	8.070	61	4.299	80	1.245
24	10.223	43	7.934	62	4.128	81	1.132
25	10.121	44	7.779	63	3.956	82	1.045
26	10.016	45	7.622	64	3.762	83	.975
27	9.903	46	7.461	65	3.569	84	.896
28	9.789	47	7.293	66	3.376	85	.806
29	9.678	48	7.115	67	3.178	86	.734
30	9.579	49	6.921	68	2.980	87	.687
31	9.479	50	6.714	69	2.813	88	.669
32	9.375	51	6.495	70	2.631	89	.639
33	9.264	52	6.276	71	2.428	90	.592

OWNER'S AGE, 74 YEARS.—RATE, 5 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	11.214	34	9.366	53	6.249	72	2.340
16	11.135	35	9.246	54	6.024	73	2.170
17	11.061	36	9.118	55	5.809	74	2.025
18	10.986	37	8.985	56	5.585	75	1.881
19	10.907	38	8.848	57	5.350	76	1.748
20	10.823	39	8.704	58	5.111	77	1.632
21	10.736	40	8.558	59	4.884	78	1.533
22	10.644	41	8.419	60	4.658	79	1.443
23	10.547	42	8.281	61	4.468	80	1.320
24	10.446	43	8.144	62	4.288	81	1.200
25	10.344	44	8.000	63	4.108	82	1.100
26	10.239	45	7.840	64	3.922	83	1.016
27	10.128	46	7.675	65	3.727	84	.951
28	10.014	47	7.504	66	3.530	85	.859
29	9.907	48	7.323	67	3.326	86	.782
30	9.806	49	7.126	68	3.121	87	.726
31	9.704	50	6.918	69	2.912	88	.698
32	9.598	51	6.696	70	2.732	89	.680
33	9.485	52	6.473	71	2.531	90	.632

OWNER'S AGE, 75 YEARS.—RATE, 5 PER CENT.

(For explanation and rule, see pp. 19, 20.)

<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>
15	11.406	34	9.546	53	6.409	72	2.403
16	11.325	35	9.421	54	6.181	73	2.229
17	11.249	36	9.295	55	5.947	74	2.082
18	11.173	37	9.164	56	5.724	75	1.974
19	11.093	38	9.027	57	5.489	76	1.836
20	11.010	39	8.884	58	5.251	77	1.708
21	10.924	40	8.740	59	5.025	78	1.595
22	10.831	41	8.596	60	4.815	79	1.496
23	10.734	42	8.455	61	4.613	80	1.392
24	10.632	43	8.315	62	4.421	81	1.267
25	10.525	44	8.169	63	4.233	82	1.157
26	10.419	45	8.018	64	4.039	83	1.060
27	10.306	46	7.851	65	3.844	84	.987
28	10.191	47	7.677	66	3.651	85	.909
29	10.084	48	7.494	67	3.449	86	.829
30	9.988	49	7.294	68	3.241	87	.766
31	9.886	50	7.083	69	3.027	88	.730
32	9.779	51	6.861	70	2.808	89	.706
33	9.666	52	6.636	71	2.599	90	.670

OWNER'S AGE, 76 YEARS.—RATE, 5 PER CENT.

(For explanation and rule, see pp. 19, 20.)

<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>
15	11.591	34	9.725	53	6.573	72	2.485
16	11.512	35	9.599	54	6.342	73	2.301
17	11.435	36	9.467	55	6.104	74	2.146
18	11.357	37	9.336	56	5.862	75	2.033
19	11.277	38	9.199	57	5.622	76	1.922
20	11.193	39	9.056	58	5.380	77	1.786
21	11.106	40	8.913	59	5.151	78	1.662
22	11.014	41	8.775	60	4.940	79	1.553
23	10.917	42	8.629	61	4.758	80	1.441
24	10.816	43	8.486	62	4.557	81	1.332
25	10.708	44	8.338	63	4.361	82	1.215
26	10.599	45	8.185	64	4.160	83	1.107
27	10.484	46	8.024	65	3.960	84	1.026
28	10.368	47	7.850	66	3.757	85	.941
29	10.260	48	7.666	67	3.566	86	.874
30	10.163	49	7.465	68	3.363	87	.806
31	10.064	50	7.252	69	3.151	88	.764
32	9.958	51	7.025	70	2.930	89	.735
33	9.845	52	6.801	71	2.696	90	.694

OWNER'S AGE, 77 YEARS.—RATE, 5 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	11.761	34	9.890	53	6.722	72	2.584
16	11.682	35	9.764	54	6.492	73	2.382
17	11.608	36	9.631	55	6.254	74	2.213
18	11.529	37	9.495	56	6.010	75	2.088
19	11.448	38	9.358	57	5.758	76	1.969
20	11.363	39	9.215	58	5.507	77	1.865
21	11.276	40	9.072	59	5.270	78	1.731
22	11.182	41	8.934	60	5.054	79	1.614
23	11.087	42	8.796	61	4.869	80	1.496
24	10.987	43	8.648	62	4.687	81	1.385
25	10.880	44	8.496	63	4.483	82	1.273
26	10.771	45	8.341	64	4.276	83	1.158
27	10.655	46	8.178	65	4.069	84	1.069
28	10.536	47	8.007	66	3.860	85	.978
29	10.426	48	7.821	67	3.647	86	.908
30	10.327	49	7.619	68	3.457	87	.847
31	10.227	50	7.404	69	3.253	88	.800
32	10.122	51	7.176	70	3.036	89	.767
33	10.010	52	6.946	71	2.803	90	.722

OWNER'S AGE, 78 YEARS.—RATE, 5 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	11.935	34	10.058	53	6.866	72	2.681
16	11.856	35	9.933	54	6.641	73	2.487
17	11.782	36	9.801	55	6.406	74	2.301
18	11.706	37	9.665	56	6.163	75	2.162
19	11.624	38	9.524	57	5.911	76	2.032
20	11.539	39	9.379	58	5.657	77	1.918
21	11.450	40	9.235	59	5.409	78	1.805
22	11.356	41	9.096	60	5.183	79	1.680
23	11.258	42	8.958	61	4.990	80	1.556
24	11.159	43	8.819	62	4.803	81	1.440
25	11.053	44	8.663	63	4.614	82	1.327
26	10.945	45	8.504	64	4.402	83	1.211
27	10.830	46	8.339	65	4.189	84	1.116
28	10.713	47	8.166	66	3.975	85	1.019
29	10.600	48	7.981	67	3.755	86	.946
30	10.499	49	7.778	68	3.534	87	.883
31	10.397	50	7.561	69	3.338	88	.838
32	10.291	51	7.331	70	3.128	89	.801
33	10.177	52	7.100	71	2.899	90	.753

OWNER'S AGE, 79 YEARS.—RATE, 5 PER CENT.
(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value.
15	12.137	34	10.249	53	7.041	72	2.783
16	12.057	35	10.126	54	6.803	73	2.590
17	11.981	36	9.995	55	6.572	74	2.423
18	11.905	37	9.860	56	6.332	75	2.275
19	11.825	38	9.719	57	6.081	76	2.135
20	11.739	39	9.573	58	5.827	77	2.013
21	11.651	40	9.426	59	5.585	78	1.892
22	11.556	41	9.285	60	5.348	79	1.750
23	11.457	42	9.146	61	5.145	80	1.621
24	11.354	43	9.006	62	4.950	81	1.501
25	11.249	44	8.859	63	4.756	82	1.384
26	11.141	45	8.697	64	4.552	83	1.271
27	11.027	46	8.529	65	4.337	84	1.166
28	10.910	47	8.353	66	4.118	85	1.064
29	10.801	48	8.166	67	3.893	86	.988
30	10.698	49	7.962	68	3.665	87	.922
31	10.594	50	7.744	69	3.433	88	.880
32	10.486	51	7.512	70	3.225	89	.838
33	10.371	52	7.278	71	2.998	90	.787

OWNER'S AGE, 80 YEARS.—RATE, 5 PER CENT.
(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	12.326	34	10.429	53	7.205	72	2.862
16	12.244	35	10.301	54	6.964	73	2.665
17	12.167	36	10.172	55	6.717	74	2.495
18	12.089	37	10.037	56	6.478	75	2.366
19	12.008	38	9.898	57	6.229	76	2.218
20	11.924	39	9.752	58	5.976	77	2.090
21	11.836	40	9.606	59	5.734	78	1.963
22	11.741	41	9.462	60	5.510	79	1.816
23	11.642	42	9.320	61	5.297	80	1.691
24	11.538	43	9.178	62	5.093	81	1.567
25	11.429	44	9.030	63	4.890	82	1.445
26	11.320	45	8.876	64	4.681	83	1.332
27	11.205	46	8.706	65	4.468	84	1.226
28	11.088	47	8.529	66	4.252	85	1.114
29	10.979	48	8.340	67	4.026	86	1.034
30	10.880	49	8.134	68	3.796	87	.964
31	10.775	50	7.914	69	3.558	88	.923
32	10.667	51	7.680	70	3.316	89	.882
33	10.551	52	7.444	71	3.082	90	.824

OWNER'S AGE, 81 YEARS.—RATE, 5 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	12.531	34	10.629	53	7.395	72	2.975
16	12.451	35	10.501	54	7.151	73	2.768
17	12.373	36	10.366	55	6.900	74	2.591
18	12.295	37	10.232	56	6.645	75	2.457
19	12.213	38	10.092	57	6.392	76	2.325
20	12.128	39	9.947	58	6.136	77	2.195
21	12.039	40	9.801	59	5.892	78	2.063
22	11.945	41	9.661	60	5.666	79	1.912
23	11.846	42	9.516	61	5.470	80	1.783
24	11.742	43	9.372	62	5.257	81	1.636
25	11.632	44	9.222	63	5.048	82	1.510
26	11.521	45	9.067	64	4.832	83	1.394
27	11.404	46	8.903	65	4.614	84	1.287
28	11.287	47	8.725	66	4.392	85	1.177
29	11.177	48	8.535	67	4.174	86	1.083
30	11.077	49	8.328	68	3.947	87	1.010
31	10.976	50	8.107	69	3.710	88	.968
32	10.868	51	7.871	70	3.465	89	.926
33	10.752	52	7.635	71	3.208	90	.871

OWNER'S AGE, 82 YEARS.—RATE, 5 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	12.714	34	10.809	53	7.564	72	3.095
16	12.634	35	10.681	54	7.321	73	2.874
17	12.559	36	10.546	55	7.069	74	2.684
18	12.480	37	10.407	56	6.812	75	2.540
19	12.397	38	10.267	57	6.547	76	2.401
20	12.311	39	10.122	58	6.284	77	2.276
21	12.222	40	9.976	59	6.035	78	2.143
22	12.127	41	9.836	60	5.806	79	1.988
23	12.029	42	9.696	61	5.607	80	1.854
24	11.926	43	9.549	62	5.411	81	1.703
25	11.817	44	9.397	63	5.195	82	1.579
26	11.706	45	9.239	64	4.973	83	1.458
27	11.588	46	9.074	65	4.750	84	1.348
28	11.468	47	8.899	66	4.523	85	1.240
29	11.357	48	8.709	67	4.289	86	1.149
30	11.256	49	8.501	68	4.070	87	1.059
31	11.154	50	8.279	69	3.838	88	1.014
32	11.047	51	8.042	70	3.596	89	.971
33	10.932	52	7.802	71	3.338	90	.919

OWNER'S AGE, 83 YEARS.—RATE, 5 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	12.905	34	10.995	53	7.733	72	3.223
16	12.824	35	10.867	54	7.493	73	3.005
17	12.749	36	10.732	55	7.244	74	2.801
18	12.672	37	10.593	56	6.987	75	2.644
19	12.589	38	10.450	57	6.721	76	2.494
20	12.502	39	10.303	58	6.454	77	2.362
21	12.413	40	10.157	59	6.196	78	2.228
22	12.317	41	10.017	60	5.960	79	2.076
23	12.217	42	9.877	61	5.756	80	1.942
24	12.115	43	9.736	62	5.556	81	1.788
25	12.007	44	9.581	63	5.353	82	1.659
26	11.896	45	9.421	64	5.126	83	1.523
27	11.779	46	9.254	65	4.898	84	1.409
28	11.660	47	9.078	66	4.665	85	1.304
29	11.546	48	8.889	67	4.426	86	1.212
30	11.444	49	8.680	68	4.184	87	1.130
31	11.341	50	8.456	69	3.959	88	1.062
32	11.233	51	8.218	70	3.721	89	1.016
33	11.117	52	7.977	71	3.465	90	.966

OWNER'S AGE, 84 YEARS.—RATE, 5 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	13.092	34	11.175	53	7.902	72	3.337
16	13.011	35	11.048	54	7.653	73	3.120
17	12.934	36	10.914	55	7.407	74	2.930
18	12.857	37	10.775	56	7.153	75	2.765
19	12.776	38	10.632	57	6.888	76	2.607
20	12.689	39	10.484	58	6.622	77	2.467
21	12.600	40	10.336	59	6.367	78	2.327
22	12.503	41	10.195	60	6.122	79	2.165
23	12.403	42	10.054	61	5.911	80	2.030
24	12.298	43	9.913	62	5.706	81	1.875
25	12.190	44	9.764	63	5.499	82	1.743
26	12.080	45	9.602	64	5.281	83	1.603
27	11.963	46	9.433	65	5.050	84	1.470
28	11.844	47	9.255	66	4.813	85	1.364
29	11.733	48	9.065	67	4.569	86	1.272
30	11.629	49	8.856	68	4.322	87	1.196
31	11.524	50	8.631	69	4.068	88	1.130
32	11.415	51	8.391	70	3.832	89	1.062
33	11.299	52	8.148	71	3.578	90	1.013

OWNER'S AGE, 85 YEARS.—RATE, 5 PER CENT.
 (For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	13.290	34	11.367	53	8.084	72	3.452
16	13.207	35	11.237	54	7.833	73	3.232
17	13.130	36	11.104	55	7.575	74	3.040
18	13.052	37	10.966	56	7.322	75	2.889
19	12.970	38	10.823	57	7.059	76	2.724
20	12.885	39	10.675	58	6.793	77	2.578
21	12.795	40	10.527	59	6.539	78	2.432
22	12.699	41	10.384	60	6.303	79	2.265
23	12.598	42	10.241	61	6.084	80	2.120
24	12.493	43	10.099	62	5.872	81	1.967
25	12.382	44	9.950	63	5.659	82	1.837
26	12.271	45	9.794	64	5.437	83	1.700
27	12.154	46	9.624	65	5.210	84	1.566
28	12.035	47	9.445	66	4.975	85	1.426
29	11.924	48	9.253	67	4.729	86	1.330
30	11.823	49	9.043	68	4.478	87	1.255
31	11.718	50	8.818	69	4.220	88	1.190
32	11.608	51	8.577	70	3.956	89	1.129
33	11.491	52	8.332	71	3.697	90	1.060

 OWNER'S AGE, 86 YEARS.—RATE, 5 PER CENT.
 (For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	13.463	34	11.536	53	8.248	72	3.566
16	13.382	35	11.406	54	7.995	73	3.339
17	13.304	36	11.269	55	7.734	74	3.142
18	13.225	37	11.132	56	7.469	75	2.988
19	13.143	38	10.989	57	7.204	76	2.836
20	13.057	39	10.841	58	6.937	77	2.687
21	12.967	40	10.694	59	6.682	78	2.538
22	12.871	41	10.552	60	6.445	79	2.368
23	12.771	42	10.407	61	6.238	80	2.219
24	12.665	43	10.264	62	6.020	81	2.052
25	12.554	44	10.113	63	5.802	82	1.925
26	12.441	45	9.957	64	5.577	83	1.787
27	12.323	46	9.791	65	5.346	84	1.653
28	12.203	47	9.612	66	5.110	85	1.509
29	12.092	48	9.420	67	4.870	86	1.386
30	11.991	49	9.209	68	4.622	87	1.307
31	11.888	50	8.984	69	4.364	88	1.242
32	11.778	51	8.742	70	4.098	89	1.185
33	11.661	52	8.497	71	3.820	90	1.135

OWNER'S AGE, 87 YEARS.—RATE, 5 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	13.602	34	11.675	53	8.384	72	3.674
16	13.521	35	11.544	54	8.131	73	3.437
17	13.445	36	11.408	55	7.870	74	3.231
18	13.366	37	11.267	56	7.603	75	3.070
19	13.283	38	11.125	57	7.329	76	2.913
20	13.197	39	10.977	58	7.057	77	2.771
21	13.107	40	10.830	59	6.799	78	2.620
22	13.011	41	10.688	60	6.560	79	2.447
23	12.911	42	10.547	61	6.352	80	2.294
24	12.806	43	10.401	62	6.146	81	2.124
25	12.695	44	10.249	63	5.924	82	1.980
26	12.582	45	10.091	64	5.695	83	1.850
27	12.463	46	9.924	65	5.461	84	1.722
28	12.342	47	9.748	66	5.222	85	1.579
29	12.230	48	9.556	67	4.974	86	1.452
30	12.128	49	9.345	68	4.733	87	1.354
31	12.024	50	9.119	69	4.478	88	1.286
32	11.916	51	8.877	70	4.215	89	1.232
33	11.799	52	8.631	71	3.936	90	1.196

OWNER'S AGE, 88 YEARS.—RATE, 5 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	13.687	34	11.758	53	8.460	72	3.742
16	13.606	35	11.629	54	8.211	73	3.507
17	13.530	36	11.492	55	7.952	74	3.291
18	13.452	37	11.352	56	7.687	75	3.122
19	13.369	38	11.207	57	7.412	76	2.959
20	13.282	39	11.058	58	7.137	77	2.812
21	13.192	40	10.910	59	6.873	78	2.663
22	13.095	41	10.768	60	6.630	79	2.493
23	12.994	42	10.627	61	6.419	80	2.341
24	12.890	43	10.485	62	6.211	81	2.170
25	12.780	44	10.331	63	6.000	82	2.023
26	12.668	45	10.172	64	5.767	83	1.870
27	12.549	46	10.004	65	5.531	84	1.744
28	12.429	47	9.827	66	5.289	85	1.602
29	12.315	48	9.636	67	5.038	86	1.475
30	12.212	49	9.425	68	4.782	87	1.374
31	12.108	50	9.198	69	4.535	88	1.322
32	11.999	51	8.956	70	4.277	89	1.269
33	11.882	52	8.710	71	4.002	90	1.243

OWNER'S AGE, 89 YEARS.—RATE, 5 PER CENT.

(For explanation and rule, see pp. 19, 20.)

<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>
15	13.786	34	11.854	53	8.552	72	3.812
16	13.704	35	11.725	54	8.297	73	3.579
17	13.628	36	11.590	55	8.042	74	3.375
18	13.550	37	11.449	56	7.779	75	3.200
19	13.468	38	11.305	57	7.506	76	3.032
20	13.381	39	11.155	58	7.232	77	2.881
21	13.291	40	11.006	59	6.970	78	2.728
22	13.194	41	10.863	60	6.722	79	2.553
23	13.093	42	10.722	61	6.506	80	2.402
24	12.987	43	10.579	62	6.295	81	2.230
25	12.878	44	10.430	63	6.082	82	2.082
26	12.766	45	10.269	64	5.857	83	1.926
27	12.647	46	10.100	65	5.619	84	1.778
28	12.527	47	9.922	66	5.374	85	1.643
29	12.415	48	9.730	67	5.121	86	1.520
30	12.311	49	9.519	68	4.862	87	1.422
31	12.206	50	9.292	69	4.596	88	1.371
32	12.096	51	9.049	70	4.341	89	1.296
33	11.979	52	8.802	71	4.070	90	1.276

OWNER'S AGE, 90 YEARS.—RATE, 5 PER CENT.

(For explanation and rule, see pp. 19, 20.)

<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>
15	13.940	34	12.005	53	8.698	72	3.922
16	13.858	35	11.874	54	8.442	73	3.688
17	13.780	36	11.739	55	8.179	74	3.483
18	13.702	37	11.600	56	7.918	75	3.320
19	13.620	38	11.456	57	7.647	76	3.147
20	13.524	39	11.306	58	7.373	77	2.992
21	13.443	40	11.157	59	7.112	78	2.836
22	13.347	41	11.013	60	6.870	79	2.658
23	13.245	42	10.870	61	6.649	80	2.500
24	13.139	43	10.727	62	6.433	81	2.331
25	13.027	44	10.578	63	6.216	82	2.186
26	12.915	45	10.421	64	5.989	83	2.032
27	12.796	46	10.251	65	5.756	84	1.885
28	12.677	47	10.071	66	5.513	85	1.730
29	12.564	48	9.879	67	5.260	86	1.626
30	12.463	49	9.667	68	5.000	87	1.542
31	12.357	50	9.440	69	4.731	88	1.501
32	12.247	51	9.197	70	4.456	89	1.432
33	12.130	52	8.949	71	4.182	90	1.294

TABLES

FOR ASCERTAINING

VALUE OF CONTINGENT DOWER AND CURTESY, ETC.

6 PER CENT.

OWNER'S AGE, 15 YEARS.—RATE, 6 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	1.548	34	1.126	53	.620	72	.192
16	1.526	35	1.111	54	.593	73	.176
17	1.501	36	1.084	55	.571	74	.163
18	1.477	37	1.052	56	.541	75	.156
19	1.460	38	1.024	57	.509	76	.145
20	1.450	39	1.000	58	.478	77	.132
21	1.426	40	.983	59	.454	78	.122
22	1.399	41	.956	60	.437	79	.112
23	1.373	42	.925	61	.414	80	.106
24	1.354	43	.898	62	.389	81	.097
25	1.341	44	.875	63	.367	82	.088
26	1.315	45	.858	64	.347	83	.079
27	1.286	46	.831	65	.331	84	.073
28	1.259	47	.799	66	.309	85	.068
29	1.239	48	.767	67	.286	86	.063
30	1.227	49	.741	68	.263	87	.057
31	1.202	50	.718	69	.245	88	.053
32	1.174	51	.686	70	.231	89	.050
33	1.147	52	.652	71	.212	90	.049

OWNER'S AGE, 16 YEARS.—RATE, 6 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	1.585	34	1.152	53	.637	72	.198
16	1.568	35	1.132	54	.607	73	.181
17	1.543	36	1.113	55	.580	74	.167
18	1.517	37	1.081	56	.556	75	.157
19	1.495	38	1.051	57	.523	76	.149
20	1.480	39	1.023	58	.491	77	.136
21	1.465	40	1.002	59	.465	78	.125
22	1.437	41	.982	60	.443	79	.114
23	1.409	42	.951	61	.426	80	.107
24	1.386	43	.921	62	.400	81	.100
25	1.368	44	.895	63	.376	82	.091
26	1.351	45	.873	64	.354	83	.082
27	1.321	46	.853	65	.335	84	.074
28	1.292	47	.821	66	.318	85	.069
29	1.268	48	.787	67	.294	86	.065
30	1.251	49	.757	68	.270	87	.059
31	1.235	50	.730	69	.250	88	.055
32	1.206	51	.705	70	.234	89	.051
33	1.177	52	.670	71	.218	90	.050

OWNER'S AGE, 17 YEARS.—RATE, 6 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	1.615	34	1.180	53	.653	72	.203
16	1.598	35	1.155	54	.621	73	.185
17	1.584	36	1.133	55	.591	74	.170
18	1.557	37	1.110	56	.564	75	.159
19	1.532	38	1.078	57	.537	76	.149
20	1.513	39	1.048	58	.504	77	.140
21	1.494	40	1.023	59	.475	78	.129
22	1.475	41	1.000	60	.451	79	.117
23	1.446	42	.976	61	.431	80	.108
24	1.420	43	.945	62	.411	81	.100
25	1.398	44	.916	63	.386	82	.093
26	1.377	45	.890	64	.362	83	.084
27	1.356	46	.867	65	.341	84	.076
28	1.325	47	.842	66	.321	85	.069
29	1.299	48	.807	67	.302	86	.065
30	1.278	49	.775	68	.277	87	.061
31	1.258	50	.745	69	.255	88	.057
32	1.238	51	.716	70	.237	89	.053
33	1.208	52	.688	71	.219	90	.050

OWNER'S AGE, 18 YEARS.—RATE, 6 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	1.647	34	1.209	53	.670	72	.205
16	1.628	35	1.181	54	.636	73	.190
17	1.613	36	1.155	55	.603	74	.174
18	1.598	37	1.131	56	.574	75	.161
19	1.572	38	1.106	57	.545	76	.150
20	1.548	39	1.074	58	.517	77	.140
21	1.527	40	1.046	59	.487	78	.132
22	1.506	41	1.020	60	.460	79	.119
23	1.484	42	.995	61	.438	80	.110
24	1.456	43	.969	62	.416	81	.100
25	1.430	44	.938	63	.396	82	.093
26	1.406	45	.910	64	.370	83	.086
27	1.384	46	.883	65	.347	84	.077
28	1.360	47	.857	66	.325	85	.070
29	1.332	48	.828	67	.305	86	.065
30	1.307	49	.794	68	.284	87	.061
31	1.285	50	.761	69	.261	88	.058
32	1.263	51	.729	70	.241	89	.054
33	1.239	52	.699	71	.222	90	.051

OWNER'S AGE, 19 YEARS.—RATE, 6 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	1.689	34	1.240	53	.683	72	.207
16	1.665	35	1.210	54	.652	73	.192
17	1.647	36	1.181	55	.617	74	.178
18	1.631	37	1.155	56	.586	75	.164
19	1.613	38	1.129	57	.556	76	.152
20	1.587	39	1.102	58	.526	77	.142
21	1.563	40	1.071	59	.499	78	.133
22	1.540	41	1.043	60	.470	79	.122
23	1.517	42	1.017	61	.447	80	.112
24	1.494	43	.990	62	.424	81	.101
25	1.466	44	.962	63	.402	82	.093
26	1.439	45	.931	64	.379	83	.086
27	1.415	46	.902	65	.354	84	.079
28	1.390	47	.874	66	.331	85	.072
29	1.366	48	.844	67	.309	86	.066
30	1.339	49	.814	68	.288	87	.061
31	1.314	50	.778	69	.267	88	.058
32	1.290	51	.744	70	.246	89	.055
33	1.266	52	.713	71	.225	90	.052

OWNER'S AGE, 20 YEARS.—RATE, 6 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	1.741	34	1.271	53	.698	72	.211
16	1.712	35	1.241	54	.667	73	.195
17	1.690	36	1.210	55	.633	74	.181
18	1.669	37	1.183	56	.599	75	.168
19	1.649	38	1.156	57	.568	76	.155
20	1.629	39	1.129	58	.537	77	.144
21	1.603	40	1.099	59	.510	78	.134
22	1.578	41	1.069	60	.482	79	.123
23	1.555	42	1.041	61	.457	80	.114
24	1.531	43	1.013	62	.433	81	.103
25	1.504	44	.986	63	.410	82	.094
26	1.475	45	.955	64	.387	83	.086
27	1.449	46	.924	65	.363	84	.079
28	1.424	47	.894	66	.338	85	.073
29	1.400	48	.863	67	.315	86	.067
30	1.374	49	.833	68	.293	87	.061
31	1.347	50	.798	69	.272	88	.058
32	1.322	51	.762	70	.252	89	.055
33	1.296	52	.729	71	.229	90	.053

OWNER'S AGE, 21 YEARS.—RATE, 6 PER CENT.
 (For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	1.783	34	1.304	53	.715	72	.216
16	1.763	35	1.276	54	.684	73	.199
17	1.737	36	1.242	55	.651	74	.184
18	1.714	37	1.213	56	.615	75	.172
19	1.691	38	1.185	57	.583	76	.159
20	1.669	39	1.158	58	.551	77	.147
21	1.646	40	1.130	59	.522	78	.137
22	1.620	41	1.097	60	.496	79	.126
23	1.595	42	1.068	61	.469	80	.116
24	1.572	43	1.040	62	.443	81	.105
25	1.547	44	1.011	63	.420	82	.096
26	1.515	45	.982	64	.396	83	.087
27	1.487	46	.948	65	.373	84	.080
28	1.461	47	.917	66	.347	85	.074
29	1.436	48	.885	67	.323	86	.068
30	1.413	49	.854	68	.299	87	.062
31	1.383	50	.821	69	.278	88	.059
32	1.356	51	.782	70	.259	89	.056
33	1.329	52	.748	71	.235	90	.054

 OWNER'S AGE, 22 YEARS.—RATE, 6 PER CENT.
 (For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	1.828	34	1.340	53	.735	72	.222
16	1.807	35	1.313	54	.702	73	.205
17	1.790	36	1.282	55	.671	74	.189
18	1.765	37	1.247	56	.636	75	.177
19	1.740	38	1.217	57	.599	76	.165
20	1.716	39	1.189	58	.566	77	.151
21	1.692	40	1.163	59	.537	78	.141
22	1.666	41	1.132	60	.511	79	.129
23	1.640	42	1.098	61	.486	80	.119
24	1.615	43	1.068	62	.456	81	.109
25	1.591	44	1.039	63	.432	82	.098
26	1.563	45	1.011	64	.407	83	.089
27	1.529	46	.979	65	.384	84	.082
28	1.501	47	.942	66	.360	85	.076
29	1.476	48	.909	67	.332	86	.070
30	1.454	49	.877	68	.307	87	.064
31	1.426	50	.844	69	.285	88	.060
32	1.394	51	.808	70	.266	89	.057
33	1.366	52	.769	71	.244	90	.055

OWNER'S AGE, 23 YEARS.—RATE, 6 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	1.878	34	1.379	53	.757	72	.232
16	1.855	35	1.352	54	.723	73	.211
17	1.837	36	1.322	55	.691	74	.194
18	1.819	37	1.291	56	.658	75	.182
19	1.793	38	1.253	57	.623	76	.171
20	1.769	39	1.223	58	.583	77	.159
21	1.743	40	1.197	59	.552	78	.145
22	1.716	41	1.168	60	.526	79	.132
23	1.688	42	1.137	61	.502	80	.123
24	1.662	43	1.100	62	.475	81	.113
25	1.638	44	1.070	63	.445	82	.103
26	1.611	45	1.041	64	.419	83	.092
27	1.581	46	1.011	65	.396	84	.084
28	1.545	47	.977	66	.372	85	.078
29	1.518	48	.936	67	.347	86	.072
30	1.496	49	.903	68	.317	87	.067
31	1.471	50	.869	69	.294	88	.062
32	1.442	51	.835	70	.274	89	.059
33	1.406	52	.799	71	.252	90	.056

OWNER'S AGE, 24 YEARS.—RATE, 6 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	1.939	34	1.420	53	.789	72	.242
16	1.912	35	1.392	54	.745	73	.223
17	1.891	36	1.363	55	.712	74	.201
18	1.871	37	1.335	56	.679	75	.188
19	1.850	38	1.300	57	.646	76	.177
20	1.825	39	1.260	58	.609	77	.166
21	1.800	40	1.232	59	.570	78	.154
22	1.771	41	1.204	60	.543	79	.137
23	1.742	42	1.176	61	.519	80	.127
24	1.712	43	1.142	62	.494	81	.117
25	1.687	44	1.102	63	.466	82	.108
26	1.661	45	1.072	64	.433	83	.098
27	1.634	46	1.043	65	.409	84	.087
28	1.601	47	1.012	66	.385	85	.080
29	1.564	48	.974	67	.361	86	.075
30	1.541	49	.930	68	.333	87	.070
31	1.516	50	.896	69	.304	88	.066
32	1.490	51	.861	70	.283	89	.061
33	1.458	52	.827	71	.261	90	.058

OWNER'S AGE, 25 YEARS.—RATE, 6 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	2.011	34	1.471	53	.819	72	.251
16	1.979	35	1.434	54	.776	73	.233
17	1.954	36	1.405	55	.734	74	.212
18	1.930	37	1.378	56	.700	75	.195
19	1.907	38	1.346	57	.668	76	.184
20	1.883	39	1.306	58	.634	77	.173
21	1.860	40	1.269	59	.595	78	.162
22	1.832	41	1.241	60	.560	79	.146
23	1.803	42	1.214	61	.536	80	.131
24	1.772	43	1.183	62	.512	81	.121
25	1.738	44	1.144	63	.486	82	.113
26	1.711	45	1.105	64	.454	83	.104
27	1.686	46	1.075	65	.422	84	.093
28	1.657	47	1.045	66	.398	85	.083
29	1.620	48	1.010	67	.375	86	.077
30	1.587	49	.967	68	.349	87	.073
31	1.562	50	.923	69	.320	88	.070
32	1.538	51	.888	70	.292	89	.065
33	1.509	52	.855	71	.270	90	.060

OWNER'S AGE, 26 YEARS.—RATE, 6 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	2.073	34	1.522	53	.848	72	.260
16	2.050	35	1.481	54	.806	73	.243
17	2.021	36	1.447	55	.760	74	.223
18	1.994	37	1.421	56	.722	75	.204
19	1.968	38	1.390	57	.690	76	.190
20	1.942	39	1.352	58	.657	77	.179
21	1.916	40	1.310	59	.619	78	.169
22	1.892	41	1.278	60	.581	79	.153
23	1.864	42	1.251	61	.553	80	.138
24	1.834	43	1.222	62	.529	81	.125
25	1.799	44	1.184	63	.504	82	.117
26	1.763	45	1.142	64	.473	83	.109
27	1.738	46	1.107	65	.439	84	.098
28	1.711	47	1.078	66	.411	85	.088
29	1.676	48	1.044	67	.388	86	.080
30	1.638	49	1.002	68	.363	87	.075
31	1.609	50	.955	69	.335	88	.073
32	1.586	51	.915	70	.305	89	.069
33	1.559	52	.883	71	.279	90	.064

OWNER'S AGE, 27 YEARS.—RATE, 6 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	2.137	34	1.572	53	.875	72	.269
16	2.113	35	1.528	54	.834	73	.252
17	2.093	36	1.488	55	.786	74	.233
18	2.065	37	1.463	56	.743	75	.213
19	2.037	38	1.434	57	.711	76	.197
20	2.009	39	1.396	58	.679	77	.185
21	1.981	40	1.352	59	.642	78	.175
22	1.951	41	1.314	60	.602	79	.160
23	1.927	42	1.288	61	.570	80	.145
24	1.900	43	1.260	62	.546	81	.130
25	1.867	44	1.223	63	.521	82	.121
26	1.831	45	1.178	64	.491	83	.113
27	1.790	46	1.138	65	.455	84	.103
28	1.764	47	1.110	66	.424	85	.092
29	1.730	48	1.077	67	.400	86	.084
30	1.690	49	1.036	68	.376	87	.078
31	1.655	50	.986	69	.348	88	.076
32	1.633	51	.941	70	.317	89	.072
33	1.607	52	.909	71	.289	90	.067

OWNER'S AGE, 28 YEARS.—RATE, 6 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Age	Present value	Other Age	Present value
15	2.203	34	1.620	53	.901	72	.275
16	2.177	35	1.575	54	.860	73	.260
17	2.155	36	1.531	55	.810	74	.241
18	2.134	37	1.499	56	.765	75	.221
19	2.105	38	1.476	57	.727	76	.204
20	2.077	39	1.439	58	.699	77	.189
21	2.048	40	1.393	59	.663	78	.181
22	2.016	41	1.351	60	.622	79	.167
23	1.984	42	1.318	61	.587	80	.151
24	1.960	43	1.297	62	.558	81	.135
25	1.931	44	1.261	63	.537	82	.124
26	1.897	45	1.214	64	.508	83	.117
27	1.857	46	1.170	65	.471	84	.107
28	1.817	47	1.135	66	.437	85	.096
29	1.784	48	1.109	67	.409	86	.087
30	1.742	49	1.068	68	.388	87	.080
31	1.703	50	1.017	69	.361	88	.079
32	1.673	51	.968	70	.329	89	.075
33	1.655	52	.929	71	.298	90	.070

OWNER'S AGE, 29 YEARS.—RATE, 6 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	2.269	34	1.668	53	.917	72	.282
16	2.239	35	1.622	54	.885	73	.263
17	2.215	36	1.575	55	.835	74	.249
18	2.192	37	1.537	56	.787	75	.229
19	2.167	38	1.507	57	.745	76	.210
20	2.139	39	1.481	58	.711	77	.193
21	2.109	40	1.455	59	.682	78	.183
22	2.077	41	1.390	60	.641	79	.172
23	2.043	42	1.351	61	.604	80	.156
24	2.009	43	1.323	62	.572	81	.139
25	1.980	44	1.297	63	.546	82	.127
26	1.948	45	1.250	64	.523	83	.118
27	1.909	46	1.203	65	.486	84	.111
28	1.870	47	1.163	66	.451	85	.100
29	1.837	48	1.130	67	.418	86	.090
30	1.794	49	1.099	68	.394	87	.083
31	1.752	50	1.047	69	.372	88	.080
32	1.717	51	.995	70	.340	89	.078
33	1.691	52	.952	71	.308	90	.073

OWNER'S AGE, 30 YEARS.—RATE, 6 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	2.333	34	1.704	53	.936	72	.289
16	2.298	35	1.669	54	.900	73	.268
17	2.270	36	1.621	55	.858	74	.252
18	2.243	37	1.578	56	.809	75	.236
19	2.216	38	1.542	57	.763	76	.217
20	2.189	39	1.511	58	.725	77	.198
21	2.162	40	1.476	59	.693	78	.185
22	2.131	41	1.429	60	.659	79	.173
23	2.097	42	1.386	61	.621	80	.161
24	2.062	43	1.352	62	.586	81	.144
25	2.023	44	1.322	63	.556	82	.130
26	1.986	45	1.286	64	.530	83	.120
27	1.945	46	1.237	65	.500	84	.111
28	1.904	47	1.193	66	.464	85	.103
29	1.870	48	1.154	67	.429	86	.093
30	1.847	49	1.119	68	.401	87	.085
31	1.803	50	1.077	69	.376	88	.081
32	1.763	51	1.023	70	.350	89	.078
33	1.731	52	.975	71	.317	90	.075

OWNER'S AGE, 31 YEARS.—RATE, 6 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	2.386	34	1.744	53	.957	72	.297
16	2.360	35	1.708	54	.917	73	.273
17	2.328	36	1.668	55	.874	74	.255
18	2.299	37	1.622	56	.831	75	.239
19	2.269	38	1.581	57	.783	76	.223
20	2.240	39	1.546	58	.740	77	.203
21	2.210	40	1.509	59	.705	78	.189
22	2.181	41	1.470	60	.671	79	.175
23	2.150	42	1.424	61	.638	80	.162
24	2.115	43	1.385	62	.601	81	.148
25	2.076	44	1.351	63	.568	82	.133
26	2.035	45	1.314	64	.539	83	.122
27	1.988	46	1.272	65	.509	84	.113
28	1.943	47	1.224	66	.477	85	.103
29	1.906	48	1.181	67	.440	86	.096
30	1.881	49	1.142	68	.409	87	.087
31	1.856	50	1.099	69	.382	88	.083
32	1.812	51	1.052	70	.355	89	.079
33	1.776	52	1.001	71	.326	90	.075

OWNER'S AGE, 32 YEARS.—RATE, 6 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	2.440	34	1.789	53	.980	72	.305
16	2.413	35	1.751	54	.937	73	.280
17	2.390	36	1.712	55	.893	74	.260
18	2.359	37	1.668	56	.850	75	.243
19	2.327	38	1.624	57	.804	76	.228
20	2.297	39	1.585	58	.758	77	.209
21	2.265	40	1.546	59	.720	78	.193
22	2.231	41	1.508	60	.685	79	.177
23	2.203	42	1.464	61	.653	80	.165
24	2.171	43	1.421	62	.617	81	.150
25	2.134	44	1.383	63	.582	82	.137
26	2.094	45	1.345	64	.550	83	.125
27	2.048	46	1.304	65	.519	84	.114
28	1.995	47	1.258	66	.488	85	.105
29	1.953	48	1.211	67	.452	86	.097
30	1.923	49	1.168	68	.419	87	.090
31	1.894	50	1.124	69	.390	88	.085
32	1.865	51	1.078	70	.361	89	.080
33	1.824	52	1.028	71	.333	90	.076

OWNER'S AGE, 33 YEARS.—RATE, 6 PER CENT.
 (For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	2.502	34	1.838	53	1.006	72	.314
16	2.473	35	1.799	54	.960	73	.287
17	2.449	36	1.760	55	.915	74	.266
18	2.424	37	1.718	56	.872	75	.248
19	2.392	38	1.670	57	.827	76	.233
20	2.360	39	1.628	58	.778	77	.215
21	2.327	40	1.588	59	.738	78	.198
22	2.292	41	1.549	60	.701	79	.181
23	2.256	42	1.507	61	.669	80	.168
24	2.228	43	1.461	62	.635	81	.154
25	2.194	44	1.420	63	.597	82	.141
26	2.156	45	1.380	64	.563	83	.128
27	2.111	46	1.339	65	.531	84	.117
28	2.066	47	1.294	66	.500	85	.106
29	2.016	48	1.244	67	.466	86	.099
30	1.980	49	1.198	68	.430	87	.092
31	1.947	50	1.152	69	.399	88	.087
32	1.913	51	1.106	70	.369	89	.082
33	1.877	52	1.057	71	.341	90	.078

 OWNER'S AGE, 34 YEARS.—RATE, 6 PER CENT.
 (For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	2.577	34	1.892	53	1.039	72	.323
16	2.544	35	1.851	54	.986	73	.298
17	2.517	36	1.811	55	.939	74	.273
18	2.490	37	1.770	56	.895	75	.255
19	2.462	38	1.725	57	.850	76	.239
20	2.431	39	1.675	58	.804	77	.222
21	2.398	40	1.633	59	.757	78	.206
22	2.362	41	1.594	60	.719	79	.186
23	2.325	42	1.552	61	.687	80	.172
24	2.286	43	1.509	62	.653	81	.157
25	2.252	44	1.460	63	.617	82	.145
26	2.215	45	1.418	64	.578	83	.133
27	2.172	46	1.376	65	.545	84	.120
28	2.127	47	1.332	66	.513	85	.109
29	2.089	48	1.284	67	.480	86	.101
30	2.049	49	1.231	68	.445	87	.094
31	2.011	50	1.183	69	.409	88	.090
32	1.974	51	1.136	70	.378	89	.084
33	1.934	52	1.088	71	.350	90	.080

OWNER'S AGE, 35 YEARS.—RATE, 6 PER CENT.

(For explanation and rule, see pp. 19, 20.)

<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>
15	2.664	34	1.953	53	1.072	72	.333
16	2.626	35	1.907	54	1.021	73	.308
17	2.594	36	1.866	55	.965	74	.285
18	2.564	37	1.824	56	.919	75	.262
19	2.534	38	1.781	57	.874	76	.246
20	2.503	39	1.734	58	.829	77	.229
21	2.472	40	1.682	59	.785	78	.213
22	2.437	41	1.641	60	.739	79	.195
23	2.400	42	1.599	61	.706	80	.177
24	2.360	43	1.557	62	.672	81	.162
25	2.317	44	1.511	63	.638	82	.149
26	2.276	45	1.460	64	.601	83	.138
27	2.230	46	1.417	65	.560	84	.126
28	2.184	47	1.372	66	.527	85	.112
29	2.145	48	1.325	67	.494	86	.104
30	2.116	49	1.274	68	.460	87	.097
31	2.077	50	1.217	69	.426	88	.093
32	2.038	51	1.168	70	.389	89	.088
33	1.997	52	1.120	71	.359	90	.082

OWNER'S AGE, 36 YEARS.—RATE, 6 PER CENT.

(For explanation and rule, see pp. 19, 20.)

<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>
15	2.745	34	2.021	53	1.105	72	.343
16	2.715	35	1.974	54	1.055	73	.319
17	2.680	36	1.924	55	1.001	74	.296
18	2.646	37	1.881	56	.946	75	.275
19	2.613	38	1.838	57	.900	76	.253
20	2.580	39	1.793	58	.855	77	.236
21	2.546	40	1.743	59	.811	78	.221
22	2.514	41	1.692	60	.767	79	.204
23	2.478	42	1.649	61	.726	80	.187
24	2.439	43	1.607	62	.691	81	.167
25	2.396	44	1.563	63	.657	82	.154
26	2.350	45	1.513	64	.622	83	.143
27	2.298	46	1.460	65	.583	84	.131
28	2.248	47	1.414	66	.542	85	.119
29	2.206	48	1.367	67	.508	86	.107
30	2.176	49	1.317	68	.475	87	.100
31	2.145	50	1.261	69	.442	88	.097
32	2.107	51	1.203	70	.407	89	.092
33	2.066	52	1.153	71	.370	90	.087

OWNER'S AGE, 37 YEARS.—RATE, 6 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	2.824	34	2.091	53	1.139	72	.353
16	2.794	35	2.043	54	1.089	73	.328
17	2.768	36	1.992	55	1.036	74	.307
18	2.733	37	1.941	56	.979	75	.287
19	2.698	38	1.897	57	.926	76	.265
20	2.664	39	1.853	58	.880	77	.243
21	2.628	40	1.804	59	.837	78	.228
22	2.590	41	1.751	60	.794	79	.212
23	2.558	42	1.701	61	.752	80	.196
24	2.522	43	1.659	62	.711	81	.176
25	2.480	44	1.615	63	.677	82	.159
26	2.435	45	1.565	64	.643	83	.147
27	2.384	46	1.511	65	.604	84	.136
28	2.327	47	1.458	66	.563	85	.125
29	2.279	48	1.409	67	.523	86	.113
30	2.244	49	1.361	68	.489	87	.103
31	2.210	50	1.305	69	.455	88	.100
32	2.174	51	1.245	70	.423	89	.096
33	2.135	52	1.188	71	.386	90	.091

OWNER'S AGE, 38 YEARS.—RATE, 6 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	2.911	34	2.161	53	1.173	72	.366
16	2.879	35	2.115	54	1.123	73	.338
17	2.851	36	2.064	55	1.070	74	.316
18	2.823	37	2.012	56	1.011	75	.297
19	2.787	38	1.958	57	.955	76	.276
20	2.752	39	1.914	58	.906	77	.253
21	2.715	40	1.865	59	.863	78	.235
22	2.675	41	1.811	60	.820	79	.219
23	2.635	42	1.756	61	.777	80	.204
24	2.602	43	1.711	62	.733	81	.184
25	2.563	44	1.667	63	.696	82	.167
26	2.519	45	1.618	64	.662	83	.152
27	2.470	46	1.562	65	.624	84	.141
28	2.419	47	1.505	66	.583	85	.130
29	2.364	48	1.453	67	.541	86	.119
30	2.323	49	1.404	68	.503	87	.109
31	2.284	50	1.349	69	.471	88	.103
32	2.245	51	1.286	70	.437	89	.099
33	2.202	52	1.225	71	.401	90	.095

OWNER'S AGE, 39 YEARS.—RATE, 6 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	3.006	34	2.230	53	1.204	72	.378
16	2.970	35	2.187	54	1.156	73	.348
17	2.940	36	2.138	55	1.103	74	.325
18	2.910	37	2.087	56	1.043	75	.306
19	2.879	38	2.033	57	.984	76	.285
20	2.844	39	1.975	58	.929	77	.263
21	2.807	40	1.927	59	.887	78	.243
22	2.766	41	1.871	60	.845	79	.225
23	2.724	42	1.813	61	.800	80	.210
24	2.681	43	1.760	62	.755	81	.191
25	2.642	44	1.720	63	.713	82	.174
26	2.600	45	1.671	64	.680	83	.158
27	2.551	46	1.613	65	.642	84	.145
28	2.501	47	1.553	66	.601	85	.134
29	2.457	48	1.494	67	.557	86	.124
30	2.411	49	1.447	68	.515	87	.114
31	2.368	50	1.392	69	.484	88	.107
32	2.325	51	1.328	70	.450	89	.102
33	2.279	52	1.263	71	.414	90	.098

OWNER'S AGE, 40 YEARS.—RATE, 6 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Age	Present value	Other Age	Present value
15	3.107	34	2.306	53	1.237	72	.389
16	3.067	35	2.253	54	1.180	73	.357
17	3.033	36	2.206	55	1.135	74	.331
18	3.000	37	2.156	56	1.074	75	.314
19	2.966	38	2.102	57	1.013	76	.293
20	2.932	39	2.045	58	.953	77	.271
21	2.897	40	1.988	59	.903	78	.250
22	2.858	41	1.932	60	.868	79	.229
23	2.816	42	1.872	61	.823	80	.216
24	2.771	43	1.813	62	.776	81	.197
25	2.723	44	1.763	63	.730	82	.180
26	2.676	45	1.723	64	.691	83	.163
27	2.625	46	1.665	65	.659	84	.149
28	2.573	47	1.602	66	.618	85	.138
29	2.529	48	1.537	67	.573	86	.128
30	2.494	49	1.480	68	.528	87	.118
31	2.449	50	1.434	69	.492	88	.111
32	2.404	51	1.369	70	.462	89	.105
33	2.357	52	1.301	71	.425	90	.101

OWNER'S AGE, 41 YEARS.—RATE, 6 PER CENT.
(For explanation and rule, see pp. 19, 20.)

<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>
15	3.192	34	2.379	53	1.272	72	.399
16	3.159	35	2.324	54	1.208	73	.365
17	3.122	36	2.267	55	1.153	74	.336
18	3.086	37	2.215	56	1.105	75	.316
19	3.050	38	2.160	57	1.042	76	.300
20	3.014	39	2.101	58	.978	77	.277
21	2.976	40	2.044	59	.922	78	.256
22	2.939	41	1.994	60	.878	79	.233
23	2.899	42	1.932	61	.845	80	.217
24	2.855	43	1.869	62	.797	81	.202
25	2.807	44	1.811	63	.748	82	.185
26	2.756	45	1.760	64	.703	83	.168
27	2.699	46	1.717	65	.664	84	.152
28	2.643	47	1.652	66	.633	85	.139
29	2.596	48	1.583	67	.587	86	.131
30	2.559	49	1.519	68	.540	87	.121
31	2.522	50	1.461	69	.500	88	.114
32	2.478	51	1.410	70	.465	89	.107
33	2.430	52	1.341	71	.435	90	.102

OWNER'S AGE, 42 YEARS.—RATE, 6 PER CENT.
(For explanation and rule, see pp. 19, 20.)

<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>
15	3.272	34	2.448	53	1.310	72	.407
16	3.239	35	2.393	54	1.240	73	.373
17	3.209	36	2.335	55	1.176	74	.342
18	3.172	37	2.276	56	1.119	75	.318
19	3.135	38	2.216	57	1.071	76	.299
20	3.097	39	2.154	58	1.005	77	.283
21	3.058	40	2.095	59	.944	78	.261
22	3.016	41	2.043	60	.893	79	.237
23	2.979	42	1.994	61	.851	80	.219
24	2.938	43	1.928	62	.817	81	.201
25	2.891	44	1.865	63	.767	82	.189
26	2.840	45	1.805	64	.718	83	.171
27	2.784	46	1.751	65	.673	84	.155
28	2.721	47	1.704	66	.634	85	.141
29	2.668	48	1.632	67	.601	86	.130
30	2.627	49	1.562	68	.553	87	.124
31	2.587	50	1.494	69	.509	88	.115
32	2.545	51	1.433	70	.469	89	.110
33	2.499	52	1.381	71	.434	90	.103

OWNER'S AGE, 43 YEARS.—RATE, 6 PER CENT.
(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	3.356	34	2.516	53	1.349	72	.404
16	3.320	35	2.462	54	1.276	73	.380
17	3.289	36	2.404	55	1.205	74	.349
18	3.257	37	2.345	56	1.140	75	.322
19	3.219	38	2.282	57	1.083	76	.299
20	3.180	39	2.212	58	1.033	77	.279
21	3.141	40	2.147	59	.969	78	.266
22	3.097	41	2.091	60	.912	79	.241
23	3.053	42	2.039	61	.864	80	.221
24	3.015	43	1.991	62	.821	81	.201
25	2.971	44	1.924	63	.786	82	.186
26	2.922	45	1.857	64	.734	83	.174
27	2.867	46	1.794	65	.685	84	.158
28	2.811	47	1.737	66	.640	85	.142
29	2.751	48	1.684	67	.600	86	.130
30	2.704	49	1.609	68	.566	87	.122
31	2.659	50	1.525	69	.520	88	.118
32	2.613	51	1.465	70	.476	89	.111
33	2.564	52	1.403	71	.436	90	.104

OWNER'S AGE, 44 YEARS.—RATE, 6 PER CENT.
(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	3.450	34	2.584	53	1.373	72	.404
16	3.411	35	2.533	54	1.316	73	.376
17	3.377	36	2.477	55	1.240	74	.355
18	3.343	37	2.418	56	1.169	75	.327
19	3.308	38	2.355	57	1.104	76	.302
20	3.270	39	2.289	58	1.046	77	.279
21	3.229	40	2.214	59	.997	78	.261
22	3.185	41	2.150	60	.936	79	.245
23	3.140	42	2.093	61	.882	80	.224
24	3.092	43	2.041	62	.833	81	.202
25	3.049	44	1.988	63	.790	82	.184
26	3.001	45	1.917	64	.753	83	.170
27	2.947	46	1.847	65	.700	84	.160
28	2.892	47	1.782	66	.651	85	.144
29	2.842	48	1.720	67	.605	86	.131
30	2.791	49	1.662	68	.565	87	.121
31	2.742	50	1.582	69	.531	88	.115
32	2.692	51	1.506	70	.485	89	.113
33	2.640	52	1.436	71	.442	90	.105

OWNER'S AGE, 45 YEARS.—RATE, 6 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	3.556	34	2.665	53	1.407	72	.409
16	3.512	35	2.605	54	1.345	73	.377
17	3.474	36	2.550	55	1.281	74	.352
18	3.438	37	2.491	56	1.205	75	.333
19	3.400	38	2.429	57	1.133	76	.306
20	3.362	39	2.363	58	1.069	77	.281
21	3.323	40	2.297	59	1.015	78	.260
22	3.280	41	2.222	60	.965	79	.241
23	3.234	42	2.156	61	.907	80	.227
24	3.185	43	2.097	62	.852	81	.204
25	3.133	44	2.040	63	.803	82	.185
26	3.082	45	1.984	64	.761	83	.168
27	3.025	46	1.910	65	.719	84	.156
28	2.968	47	1.837	66	.667	85	.146
29	2.918	48	1.768	67	.615	86	.132
30	2.878	49	1.705	68	.570	87	.121
31	2.828	50	1.637	69	.532	88	.114
32	2.777	51	1.556	70	.496	89	.110
33	2.723	52	1.478	71	.450	90	.106

OWNER'S AGE, 46 YEARS.—RATE, 6 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	3.661	34	2.755	53	1.453	72	.418
16	3.624	35	2.694	54	1.385	73	.382
17	3.583	36	2.629	55	1.318	74	.354
18	3.543	37	2.569	56	1.249	75	.333
19	3.503	38	2.505	57	1.172	76	.313
20	3.463	39	2.437	58	1.101	77	.285
21	3.421	40	2.371	59	1.079	78	.262
22	3.380	41	2.311	60	.989	79	.241
23	3.336	42	2.234	61	.938	80	.225
24	3.288	43	2.166	62	.878	81	.208
25	3.235	44	2.102	63	.824	82	.187
26	3.179	45	2.042	64	.777	83	.169
27	3.117	46	1.982	65	.732	84	.155
28	3.056	47	1.904	66	.687	85	.144
29	3.003	48	1.828	67	.632	86	.134
30	2.961	49	1.760	68	.582	87	.122
31	2.918	50	1.689	69	.540	88	.114
32	2.868	51	1.614	70	.501	89	.109
33	2.814	52	1.531	71	.462	90	.104

OWNER'S AGE, 47 YEARS.—RATE, 6 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	3.771	34	2.853	53	1.510	72	.431
16	3.734	35	2.791	54	1.436	73	.392
17	3.700	36	2.725	55	1.366	74	.361
18	3.659	37	2.658	56	1.296	75	.338
19	3.617	38	2.590	57	1.219	76	.317
20	3.575	39	2.519	58	1.143	77	.293
21	3.532	40	2.450	59	1.079	78	.267
22	3.485	41	2.388	60	1.022	79	.244
23	3.444	42	2.329	61	.971	80	.226
24	3.399	43	2.251	62	.912	81	.209
25	3.347	44	2.179	63	.853	82	.191
26	3.292	45	2.111	64	.801	83	.171
27	3.231	46	2.046	65	.753	84	.156
28	3.163	47	1.982	66	.707	85	.144
29	3.105	48	1.901	67	.654	86	.134
30	3.059	49	1.827	68	.600	87	.124
31	3.012	50	1.753	69	.554	88	.116
32	2.964	51	1.678	70	.512	89	.109
33	2.911	52	1.594	71	.472	90	.104

OWNER'S AGE, 48 YEARS.—RATE, 6 PER CENT

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	3.895	34	2.961	53	1.578	72	.446
16	3.856	35	2.900	54	1.499	73	.407
17	3.821	36	2.834	55	1.424	74	.373
18	3.786	37	2.765	56	1.353	75	.347
19	3.743	38	2.694	57	1.275	76	.325
20	3.700	39	2.616	58	1.194	77	.301
21	3.656	40	2.541	59	1.125	78	.276
22	3.608	41	2.475	60	1.065	79	.251
23	3.559	42	2.413	61	1.012	80	.231
24	3.517	43	2.354	62	.952	81	.213
25	3.468	44	2.273	63	.890	82	.194
26	3.414	45	2.198	64	.834	83	.176
27	3.354	46	2.126	65	.782	84	.159
28	3.293	47	2.057	66	.734	85	.146
29	3.228	48	1.985	67	.680	86	.136
30	3.176	49	1.906	68	.624	87	.126
31	3.125	50	1.829	69	.574	88	.119
32	3.073	51	1.752	70	.530	89	.111
33	3.017	52	1.668	71	.488	90	.105

OWNER'S AGE, 49 YEARS.—RATE, 6 PER CENT.
(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	4.044	34	3.083	53	1.661	72	.466
16	4.001	35	3.024	54	1.572	73	.425
17	3.964	36	2.959	55	1.493	74	.389
18	3.927	37	2.892	56	1.420	75	.361
19	3.888	38	2.820	57	1.340	76	.338
20	3.845	39	2.744	58	1.258	77	.312
21	3.800	40	2.659	59	1.181	78	.286
22	3.751	41	2.586	60	1.116	79	.261
23	3.701	42	2.518	61	1.061	80	.239
24	3.648	43	2.454	62	1.001	81	.220
25	3.600	44	2.390	63	.937	82	.200
26	3.547	45	2.310	64	.875	83	.181
27	3.488	46	2.233	65	.819	84	.165
28	3.427	47	2.158	66	.768	85	.150
29	3.372	48	2.081	67	.712	86	.140
30	3.316	49	1.997	68	.655	87	.129
31	3.261	50	1.916	69	.601	88	.122
32	3.205	51	1.837	70	.553	89	.115
33	3.146	52	1.752	71	.509	90	.108

OWNER'S AGE, 50 YEARS.—RATE, 6 PER CENT.
(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	4.213	34	3.227	53	1.752	72	.491
16	4.166	35	3.159	54	1.663	73	.449
17	4.126	36	3.095	55	1.572	74	.411
18	4.086	37	3.028	56	1.496	75	.380
19	4.044	38	2.957	57	1.413	76	.355
20	4.002	39	2.881	58	1.329	77	.328
21	3.959	40	2.805	59	1.251	78	.301
22	3.910	41	2.720	60	1.177	79	.274
23	3.859	42	2.642	61	1.119	80	.251
24	3.806	43	2.572	62	1.057	81	.230
25	3.748	44	2.502	63	.992	82	.210
26	3.692	45	2.434	64	.927	83	.189
27	3.630	46	2.354	65	.864	84	.171
28	3.568	47	2.276	66	.810	85	.157
29	3.512	48	2.196	67	.752	86	.146
30	3.466	49	2.108	68	.692	87	.135
31	3.410	50	2.014	69	.636	88	.127
32	3.353	51	1.932	70	.583	89	.119
33	3.292	52	1.845	71	.536	90	.113

OWNER'S AGE, 51 YEARS.—RATE, 6 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	4.390	34	3.389	53	1.854	72	.521
16	4.350	35	3.319	54	1.762	73	.477
17	4.306	36	3.246	55	1.670	74	.437
18	4.263	37	3.177	56	1.581	75	.405
19	4.219	38	3.103	57	1.496	76	.376
20	4.175	39	3.026	58	1.409	77	.348
21	4.129	40	2.949	59	1.328	78	.319
22	4.083	41	2.878	60	1.254	79	.290
23	4.034	42	2.790	61	1.185	80	.266
24	3.980	43	2.711	62	1.120	81	.243
25	3.922	44	2.635	63	1.054	82	.222
26	3.861	45	2.562	64	.986	83	.200
27	3.794	46	2.488	65	.922	84	.181
28	3.728	47	2.410	66	.859	85	.165
29	3.669	48	2.328	67	.798	86	.154
30	3.621	49	2.238	68	.736	87	.142
31	3.572	50	2.141	69	.676	88	.134
32	3.516	51	2.038	70	.622	89	.126
33	3.455	52	1.948	71	.569	90	.119

OWNER'S AGE, 52 YEARS.—RATE, 6 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	4.570	34	3.555	53	1.964	72	.557
16	4.529	35	3.485	54	1.868	73	.510
17	4.492	36	3.410	55	1.775	74	.467
18	4.447	37	3.334	56	1.687	75	.434
19	4.402	38	3.256	57	1.587	76	.405
20	4.356	39	3.175	58	1.497	77	.372
21	4.309	40	3.095	59	1.412	78	.342
22	4.258	41	3.023	60	1.336	79	.310
23	4.212	42	2.952	61	1.269	80	.284
24	4.160	43	2.863	62	1.192	81	.261
25	4.103	44	2.779	63	1.123	82	.237
26	4.043	45	2.698	64	1.052	83	.214
27	3.976	46	2.619	65	.985	84	.193
28	3.903	47	2.540	66	.923	85	.176
29	3.840	48	2.458	67	.851	86	.164
30	3.787	49	2.367	68	.786	87	.152
31	3.735	50	2.268	69	.722	88	.144
32	3.680	51	2.162	70	.665	89	.135
33	3.620	52	2.061	71	.613	90	.127

OWNER'S AGE, 53 YEARS.—RATE, 6 PER CENT.
(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	4.758	34	3.726	53	2.083	72	.606
16	4.716	35	3.657	54	1.983	73	.548
17	4.677	36	3.582	55	1.886	74	.502
18	4.638	37	3.505	56	1.797	75	.466
19	4.592	38	3.424	57	1.703	76	.437
20	4.545	39	3.336	58	1.593	77	.407
21	4.496	40	3.251	59	1.504	78	.368
22	4.444	41	3.174	60	1.425	79	.334
23	4.390	42	3.101	61	1.357	80	.306
24	4.342	43	3.029	62	1.285	81	.282
25	4.287	44	2.936	63	1.199	82	.260
26	4.228	45	2.847	64	1.124	83	.231
27	4.162	46	2.761	65	1.054	84	.208
28	4.095	47	2.676	66	.990	85	.189
29	4.025	48	2.588	67	.923	86	.177
30	3.968	49	2.496	68	.842	87	.166
31	3.911	50	2.395	69	.774	88	.155
32	3.852	51	2.288	70	.714	89	.145
33	3.789	52	2.184	71	.659	90	.136

OWNER'S AGE, 54 YEARS.—RATE, 6 PER CENT.
(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	4.958	34	3.900	53	2.210	72	.657
16	4.913	35	3.833	54	2.105	73	.603
17	4.872	36	3.759	55	2.003	74	.542
18	4.831	37	3.682	56	1.911	75	.503
19	4.788	38	3.601	57	1.819	76	.471
20	4.741	39	3.515	58	1.717	77	.443
21	4.692	40	3.421	59	1.603	78	.408
22	4.638	41	3.337	60	1.519	79	.362
23	4.583	42	3.258	61	1.448	80	.331
24	4.525	43	3.183	62	1.379	81	.304
25	4.471	44	3.106	63	1.301	82	.283
26	4.413	45	3.012	64	1.203	83	.258
27	4.348	46	2.920	65	1.128	84	.226
28	4.281	47	2.829	66	1.061	85	.205
29	4.220	48	2.736	67	.995	86	.191
30	4.159	49	2.634	68	.920	87	.180
31	4.098	50	2.533	69	.832	88	.173
32	4.036	51	2.423	70	.766	89	.158
33	3.970	52	2.315	71	.709	90	.148

OWNER'S AGE, 55 YEARS.—RATE, 6 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	5.173	34	4.090	53	2.350	72	.708
16	5.123	35	4.014	54	2.240	73	.657
17	5.079	36	3.942	55	2.127	74	.600
18	5.035	37	3.866	56	2.029	75	.543
19	4.990	38	3.785	57	1.937	76	.508
20	4.944	39	3.699	58	1.840	77	.479
21	4.896	40	3.613	59	1.731	78	.448
22	4.844	41	3.519	60	1.619	79	.405
23	4.788	42	3.431	61	1.543	80	.359
24	4.729	43	3.349	62	1.474	81	.329
25	4.666	44	3.267	63	1.401	82	.307
26	4.604	45	3.185	64	1.308	83	.285
27	4.537	46	3.090	65	1.208	84	.256
28	4.468	47	2.996	66	1.135	85	.223
29	4.407	48	2.898	67	1.069	86	.206
30	4.354	49	2.792	68	.997	87	.196
31	4.292	50	2.679	69	.913	88	.191
32	4.229	51	2.568	70	.824	89	.179
33	4.162	52	2.459	71	.761	90	.161

OWNER'S AGE, 56 YEARS.—RATE, 6 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	5.387	34	4.290	53	2.505	72	.759
16	5.343	35	4.212	54	2.392	73	.710
17	5.296	36	4.131	55	2.273	74	.656
18	5.250	37	4.053	56	2.150	75	.600
19	5.203	38	3.970	57	2.055	76	.547
20	5.154	39	3.883	58	1.960	77	.516
21	5.104	40	3.796	59	1.855	78	.486
22	5.053	41	3.715	60	1.743	79	.447
23	4.999	42	3.618	61	1.642	80	.402
24	4.940	43	3.528	62	1.570	81	.356
25	4.876	44	3.440	63	1.499	82	.332
26	4.810	45	3.353	64	1.410	83	.310
27	4.738	46	3.265	65	1.310	84	.284
28	4.667	47	3.170	66	1.213	85	.253
29	4.603	48	3.071	67	1.143	86	.224
30	4.549	49	2.963	68	1.072	87	.212
31	4.493	50	2.847	69	.991	88	.208
32	4.430	51	2.723	70	.902	89	.199
33	4.363	52	2.615	71	.816	90	.183

OWNER'S AGE, 57 YEARS.—RATE, 6 PER CENT.
(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	5.608	34	4.498	53	2.664	72	.812
16	5.563	35	4.420	54	2.553	73	.762
17	5.522	36	4.338	55	2.434	74	.709
18	5.474	37	4.253	56	2.308	75	.654
19	5.426	38	4.167	57	2.174	76	.597
20	5.376	39	4.077	58	2.078	77	.554
21	5.325	40	3.988	59	1.976	78	.524
22	5.269	41	3.905	60	1.864	79	.486
23	5.217	42	3.823	61	1.753	80	.442
24	5.160	43	3.724	62	1.667	81	.393
25	5.097	44	3.628	63	1.595	82	.358
26	5.031	45	3.534	64	1.509	83	.336
27	4.959	46	3.441	65	1.409	84	.310
28	4.882	47	3.346	66	1.303	85	.280
29	4.814	48	3.246	67	1.218	86	.250
30	4.756	49	3.136	68	1.146	87	.229
31	4.698	50	3.017	69	1.066	88	.225
32	4.637	51	2.891	70	.976	89	.218
33	4.571	52	2.768	71	.883	90	.204

OWNER'S AGE, 58 YEARS.—RATE, 6 PER CENT.
(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	5.832	34	4.707	53	2.809	72	.865
16	5.786	35	4.630	54	2.706	73	.812
17	5.744	36	4.548	55	2.592	74	.760
18	5.701	37	4.462	56	2.468	75	.706
19	5.651	38	4.373	57	2.333	76	.645
20	5.600	39	4.277	58	2.195	77	.593
21	5.548	40	4.183	59	2.093	78	.560
22	5.491	41	4.096	60	1.982	79	.522
23	5.432	42	4.012	61	1.864	80	.480
24	5.378	43	3.929	62	1.762	81	.428
25	5.318	44	3.825	63	1.690	82	.387
26	5.253	45	3.725	64	1.604	83	.360
27	5.182	46	3.625	65	1.505	84	.335
28	5.109	47	3.525	66	1.392	85	.306
29	5.035	48	3.420	67	1.292	86	.274
30	4.973	49	3.309	68	1.218	87	.250
31	4.910	50	3.188	69	1.139	88	.242
32	4.846	51	3.059	70	1.048	89	.235
33	4.777	52	2.933	71	.948	90	.223

OWNER'S AGE, 59 YEARS.—RATE, 6 PER CENT.
(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	6.051	34	4.903	53	2.963	72	.919
16	6.003	35	4.829	54	2.835	73	.852
17	5.958	36	4.747	55	2.726	74	.808
18	5.914	37	4.662	56	2.606	75	.755
19	5.867	38	4.573	57	2.474	76	.691
20	5.816	39	4.478	58	2.336	77	.633
21	5.762	40	4.376	59	2.207	78	.589
22	5.705	41	4.283	60	2.096	79	.557
23	5.644	42	4.194	61	1.973	80	.515
24	5.582	43	4.108	62	1.860	81	.461
25	5.522	44	4.019	63	1.769	82	.415
26	5.458	45	3.914	64	1.697	83	.380
27	5.388	46	3.809	65	1.598	84	.358
28	5.316	47	3.704	66	1.479	85	.329
29	5.249	48	3.594	67	1.368	86	.297
30	5.184	49	3.475	68	1.276	87	.270
31	5.118	50	3.353	69	1.208	88	.257
32	5.051	51	3.221	70	1.116	89	.252
33	4.980	52	3.091	71	1.012	90	.240

OWNER'S AGE, 60 YEARS.—RATE, 6 PER CENT.
(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	6.259	34	5.090	53	3.109	72	.974
16	6.206	35	5.008	54	2.976	73	.895
17	6.159	36	4.928	55	2.839	74	.838
18	6.112	37	4.844	56	2.719	75	.801
19	6.063	38	4.755	57	2.587	76	.736
20	6.013	39	4.661	58	2.450	77	.673
21	5.961	40	4.566	59	2.321	78	.620
22	5.904	41	4.464	60	2.207	79	.577
23	5.843	42	4.368	61	2.082	80	.548
24	5.780	43	4.276	62	1.960	81	.493
25	5.712	44	4.183	63	1.853	82	.443
26	5.645	45	4.089	64	1.763	83	.402
27	5.573	46	3.981	65	1.687	84	.372
28	5.500	47	3.872	66	1.566	85	.351
29	5.433	48	3.759	67	1.445	86	.318
30	5.375	49	3.635	68	1.339	87	.289
31	5.309	50	3.504	69	1.254	88	.272
32	5.241	51	3.372	70	1.182	89	.262
33	5.168	52	3.240	71	1.074	90	.256

OWNER'S AGE, 61 YEARS.—RATE, 6 PER CENT.
(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	6.432	34	5.254	53	3.237	72	1.030
16	6.385	35	5.171	54	3.101	73	.942
17	6.335	36	5.083	55	2.959	74	.874
18	6.286	37	4.998	56	2.814	75	.825
19	6.236	38	4.908	57	2.672	76	.779
20	6.184	39	4.812	58	2.528	77	.713
21	6.130	40	4.717	59	2.394	78	.653
22	6.075	41	4.627	60	2.278	79	.601
23	6.015	42	4.522	61	2.189	80	.562
24	5.952	43	4.424	62	2.061	81	.523
25	5.884	44	4.325	63	1.942	82	.471
26	5.813	45	4.227	64	1.838	83	.424
27	5.737	46	4.126	65	1.745	84	.388
28	5.661	47	4.017	66	1.651	85	.360
29	5.592	48	3.902	67	1.524	86	.338
30	5.533	49	3.776	68	1.407	87	.308
31	5.472	50	3.642	69	1.308	88	.288
32	5.405	51	3.499	70	1.220	89	.274
33	5.332	52	3.369	71	1.135	90	.262

OWNER'S AGE, 62 YEARS.—RATE, 6 PER CENT.
(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	6.602	34	5.415	53	3.360	72	1.087
16	6.554	35	5.332	54	3.227	73	.992
17	6.510	36	5.243	55	3.085	74	.915
18	6.459	37	5.152	56	2.937	75	.855
19	6.408	38	5.059	57	2.781	76	.800
20	6.355	39	4.962	58	2.621	77	.753
21	6.299	40	4.865	59	2.476	78	.688
22	6.240	41	4.774	60	2.351	79	.629
23	6.183	42	4.683	61	2.256	80	.581
24	6.122	43	4.576	62	2.165	81	.534
25	6.055	44	4.471	63	2.037	82	.498
26	5.984	45	4.367	64	1.921	83	.447
27	5.908	46	4.261	65	1.814	84	.406
28	5.827	47	4.153	66	1.708	85	.372
29	5.755	48	4.037	67	1.605	86	.344
30	5.693	49	3.911	68	1.479	87	.326
31	5.630	50	3.775	69	1.368	88	.304
32	5.564	51	3.629	70	1.268	89	.287
33	5.493	52	3.487	71	1.172	90	.270

OWNER'S AGE, 63 YEARS.—RATE, 6 PER CENT.
 (For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	6.779	34	5.578	53	3.473	72	1.125
16	6.729	35	5.497	54	3.348	73	1.045
17	6.684	36	5.408	55	3.211	74	.961
18	6.638	37	5.317	56	3.065	75	.893
19	6.585	38	5.221	57	2.908	76	.830
20	6.531	39	5.119	58	2.748	77	.776
21	6.475	40	5.018	59	2.584	78	.726
22	6.415	41	4.924	60	2.443	79	.661
23	6.352	42	4.832	61	2.336	80	.606
24	6.293	43	4.740	62	2.236	81	.552
25	6.228	44	4.627	63	2.138	82	.510
26	6.158	45	4.517	64	2.012	83	.472
27	6.082	46	4.406	65	1.893	84	.427
28	6.005	47	4.293	66	1.778	85	.387
29	5.928	48	4.174	67	1.666	86	.355
30	5.862	49	4.046	68	1.556	87	.332
31	5.796	50	3.909	69	1.435	88	.321
32	5.728	51	3.762	70	1.324	89	.302
33	5.654	52	3.617	71	1.218	90	.282

 OWNER'S AGE, 64 YEARS.—RATE, 6 PER CENT.
 (For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	6.971	34	5.751	53	3.610	72	1.174
16	6.919	35	5.672	54	3.462	73	1.089
17	6.872	36	5.585	55	3.330	74	1.013
18	6.824	37	5.495	56	3.188	75	.938
19	6.774	38	5.399	57	3.034	76	.869
20	6.720	39	5.298	58	2.874	77	.808
21	6.663	40	5.191	59	2.724	78	.753
22	6.602	41	5.091	60	2.565	79	.697
23	6.538	42	4.995	61	2.444	80	.636
24	6.472	43	4.900	62	2.332	81	.577
25	6.408	44	4.802	63	2.224	82	.528
26	6.339	45	4.687	64	2.112	83	.486
27	6.264	46	4.571	65	1.983	84	.450
28	6.188	47	4.453	66	1.859	85	.406
29	6.117	48	4.330	67	1.740	86	.370
30	6.048	49	4.196	68	1.625	87	.344
31	5.979	50	4.056	69	1.510	88	.330
32	5.908	51	3.906	70	1.390	89	.318
33	5.832	52	3.758	71	1.275	90	.295

OWNER'S AGE, 65 YEARS.—RATE, 6 PER CENT.
(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	7.176	34	5.939	53	3.761	72	1.233
16	7.121	35	5.852	54	3.608	73	1.142
17	7.072	36	5.767	55	3.451	74	1.064
18	7.022	37	5.677	56	3.309	75	.990
19	6.970	38	5.582	57	3.155	76	.916
20	6.917	39	5.481	58	2.996	77	.849
21	6.861	40	5.380	59	2.846	78	.789
22	6.800	41	5.273	60	2.710	79	.730
23	6.736	42	5.171	61	2.572	80	.672
24	6.669	43	5.072	62	2.446	81	.608
25	6.597	44	4.970	63	2.326	82	.554
26	6.526	45	4.866	64	2.204	83	.507
27	6.449	46	4.747	65	2.084	84	.468
28	6.372	47	4.626	66	1.953	85	.429
29	6.301	48	4.499	67	1.826	86	.390
30	6.239	49	4.361	68	1.704	87	.360
31	6.170	50	4.214	69	1.588	88	.344
32	6.098	51	4.063	70	1.464	89	.330
33	6.021	52	3.912	71	1.342	90	.312

OWNER'S AGE, 66 YEARS.—RATE, 6 PER CENT.
(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	7.386	34	6.139	53	3.929	72	1.303
16	7.336	35	6.051	54	3.773	73	1.205
17	7.284	36	5.958	55	3.610	74	1.124
18	7.232	37	5.868	56	3.444	75	1.054
19	7.179	38	5.773	57	3.281	76	.971
20	7.124	39	5.672	58	3.115	77	.899
21	7.067	40	5.571	59	2.959	78	.834
22	7.008	41	5.474	60	2.821	79	.771
23	6.944	42	5.364	61	2.710	80	.715
24	6.877	43	5.259	62	2.572	81	.646
25	6.805	44	5.153	63	2.443	82	.587
26	6.730	45	5.046	64	2.312	83	.534
27	6.650	46	4.934	65	2.185	84	.492
28	6.570	47	4.812	66	2.058	85	.454
29	6.498	48	4.683	67	1.923	86	.414
30	6.435	49	4.542	68	1.795	87	.382
31	6.370	50	4.392	69	1.675	88	.362
32	6.299	51	4.232	70	1.556	89	.347
33	6.222	52	4.082	71	1.419	90	.330

OWNER'S AGE, 67 YEARS.—RATE, 6 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	7.609	34	6.352	53	4.108	72	1.383
16	7.558	35	6.264	54	3.953	73	1.278
17	7.511	36	6.170	55	3.790	74	1.191
18	7.458	37	6.074	56	3.620	75	1.122
19	7.403	38	5.977	57	3.442	76	1.050
20	7.347	39	5.874	58	3.261	77	.958
21	7.289	40	5.772	59	3.094	78	.887
22	7.226	41	5.674	60	2.946	79	.819
23	7.165	42	5.577	61	2.829	80	.762
24	7.099	43	5.465	62	2.715	81	.700
25	7.028	44	5.353	63	2.577	82	.627
26	6.953	45	5.240	64	2.439	83	.569
27	6.872	46	5.125	65	2.304	84	.522
28	6.788	47	5.005	66	2.169	85	.482
29	6.711	48	4.875	67	2.033	86	.448
30	6.646	49	4.732	68	1.896	87	.408
31	6.579	50	4.580	69	1.771	88	.386
32	6.509	51	4.417	70	1.652	89	.368
33	6.434	52	4.256	71	1.526	90	.352

OWNER'S AGE, 68 YEARS.—RATE, 6 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	7.843	34	6.574	53	4.284	72	1.502
16	7.791	35	6.487	54	4.135	73	1.360
17	7.743	36	6.394	55	3.975	74	1.267
18	7.694	37	6.297	56	3.806	75	1.196
19	7.639	38	6.196	57	3.627	76	1.129
20	7.582	39	6.089	58	3.444	77	1.048
21	7.522	40	5.984	59	3.259	78	.948
22	7.458	41	5.884	60	3.097	79	.874
23	7.392	42	5.786	61	2.969	80	.814
24	7.328	43	5.688	62	2.846	81	.756
25	7.259	44	5.570	63	2.724	82	.691
26	7.185	45	5.452	64	2.581	83	.611
27	7.105	46	5.332	65	2.439	84	.558
28	7.024	47	5.208	66	2.298	85	.515
29	6.944	48	5.076	67	2.153	86	.483
30	6.875	49	4.932	68	2.009	87	.450
31	6.805	50	4.777	69	1.875	88	.415
32	6.733	51	4.612	70	1.753	89	.394
33	6.655	52	4.448	71	1.633	90	.377

OWNER'S AGE, 69 YEARS.—RATE, 6 PER CENT.
(For explanation and rule, see pp. 19, 20.)

<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>
15	8.094	34	6.807	53	4.485	72	1.617
16	8.040	35	6.722	54	4.316	73	1.484
17	7.990	36	6.630	55	4.160	74	1.350
18	7.940	37	6.532	56	3.994	75	1.274
19	7.887	38	6.433	57	3.816	76	1.210
20	7.830	39	6.327	58	3.634	77	1.136
21	7.770	40	6.217	59	3.460	78	1.045
22	7.705	41	6.113	60	3.281	79	.936
23	7.638	42	6.011	61	3.139	80	.871
24	7.568	43	5.911	62	3.004	81	.813
25	7.499	44	5.805	63	2.872	82	.754
26	7.426	45	5.683	64	2.735	83	.681
27	7.346	46	5.559	65	2.592	84	.600
28	7.266	47	5.431	66	2.447	85	.553
29	7.191	48	5.295	67	2.297	86	.521
30	7.119	49	5.147	68	2.144	87	.492
31	7.047	50	4.990	69	1.988	88	.463
32	6.973	51	4.821	70	1.859	89	.424
33	6.893	52	4.653	71	1.740	90	.404

OWNER'S AGE, 70 YEARS.—RATE, 6 PER CENT.
(For explanation and rule, see pp. 19, 20.)

<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>
15	8.359	34	7.055	53	4.704	72	1.728
16	8.303	35	6.964	54	4.529	73	1.601
17	8.251	36	6.874	55	4.350	74	1.470
18	8.199	37	6.779	56	4.184	75	1.357
19	8.145	38	6.678	57	4.005	76	1.292
20	8.089	39	6.572	58	3.822	77	1.222
21	8.030	40	6.463	59	3.647	78	1.136
22	7.965	41	6.357	60	3.488	79	1.030
23	7.897	42	6.250	61	3.330	80	.933
24	7.826	43	6.146	62	3.183	81	.872
25	7.750	44	6.038	63	3.040	82	.816
26	7.675	45	5.926	64	2.894	83	.747
27	7.594	46	5.799	65	2.747	84	.668
28	7.513	47	5.668	66	2.607	85	.594
29	7.438	48	5.530	67	2.457	86	.560
30	7.372	49	5.378	68	2.301	87	.533
31	7.299	50	5.216	69	2.138	88	.509
32	7.223	51	5.046	70	1.970	89	.474
33	7.142	52	4.875	71	1.848	90	.435

OWNER'S AGE, 71 YEARS.—RATE, 6 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	8.634	34	7.321	53	4.943	72	1.835
16	8.581	35	7.228	54	4.766	73	1.712
17	8.527	36	7.131	55	4.581	74	1.584
18	8.474	37	7.036	56	4.392	75	1.464
19	8.418	38	6.936	57	4.206	76	1.374
20	8.360	39	6.830	58	4.016	77	1.305
21	8.300	40	6.723	59	3.837	78	1.223
22	8.237	41	6.621	60	3.674	79	1.120
23	8.169	42	6.509	61	3.539	80	1.016
24	8.098	43	6.400	62	3.381	81	.933
25	8.022	44	6.289	63	3.228	82	.876
26	7.943	45	6.174	64	3.073	83	.809
27	7.860	46	6.054	65	2.919	84	.733
28	7.776	47	5.922	66	2.764	85	.654
29	7.700	48	5.782	67	2.625	86	.601
30	7.633	49	5.628	68	2.475	87	.574
31	7.564	50	5.463	69	2.313	88	.553
32	7.489	51	5.287	70	2.142	89	.521
33	7.408	52	5.117	71	1.956	90	.479

OWNER'S AGE, 72 YEARS.—RATE, 6 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	8.894	34	7.574	53	5.170	72	1.939
16	8.841	35	7.482	54	4.994	73	1.817
17	8.791	36	7.384	55	4.808	74	1.691
18	8.737	37	7.283	56	4.615	75	1.566
19	8.680	38	7.181	57	4.415	76	1.463
20	8.622	39	7.074	58	4.213	77	1.385
21	8.561	40	6.967	59	4.024	78	1.303
22	8.495	41	6.865	60	3.854	79	1.204
23	8.429	42	6.762	61	3.714	80	1.096
24	8.359	43	6.648	62	3.576	81	1.001
25	8.283	44	6.531	63	3.415	82	.934
26	8.204	45	6.413	64	3.252	83	.868
27	8.120	46	6.290	65	3.090	84	.794
28	8.033	47	6.161	66	2.928	85	.710
29	7.954	48	6.020	67	2.762	86	.650
30	7.885	49	5.865	68	2.624	87	.614
31	7.815	50	5.698	69	2.470	88	.595
32	7.741	51	5.519	70	2.302	89	.565
33	7.661	52	5.341	71	2.115	90	.521

OWNER'S AGE, 73 YEARS.—RATE, 6 PER CENT.
(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	9.132	34	7.803	53	5.366	72	2.071
16	9.078	35	7.711	54	5.194	73	1.916
17	9.027	36	7.614	55	5.011	74	1.792
18	8.976	37	7.512	56	4.820	75	1.663
19	8.919	38	7.407	57	4.619	76	1.550
20	8.860	39	7.298	58	4.414	77	1.456
21	8.798	40	7.189	59	4.211	78	1.383
22	8.732	41	7.085	60	4.029	79	1.283
23	8.662	42	6.982	61	3.880	80	1.172
24	8.594	43	6.878	62	3.735	81	1.067
25	8.519	44	6.757	63	3.589	82	.986
26	8.441	45	6.635	64	3.421	83	.924
27	8.357	46	6.508	65	3.253	84	.850
28	8.272	47	6.376	66	3.084	85	.764
29	8.189	48	6.235	67	2.911	86	.697
30	8.118	49	6.078	68	2.736	87	.651
31	8.045	50	5.910	69	2.591	88	.634
32	7.970	51	5.729	70	2.429	89	.606
33	7.888	52	5.548	71	2.246	90	.561

OWNER'S AGE, 74 YEARS.—RATE, 6 PER CENT.
(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	9.345	34	8.004	53	5.546	72	2.171
16	9.290	35	7.914	54	5.359	73	2.018
17	9.238	36	7.817	55	5.180	74	1.886
18	9.186	37	7.717	56	4.992	75	1.756
19	9.131	38	7.611	57	4.792	76	1.635
20	9.072	39	7.501	58	4.588	77	1.527
21	9.009	40	7.389	59	4.393	78	1.439
22	8.942	41	7.282	60	4.198	79	1.357
23	8.871	42	7.177	61	4.038	80	1.244
24	8.798	43	7.073	62	3.834	81	1.124
25	8.724	44	6.962	63	3.731	82	1.039
26	8.647	45	6.836	64	3.571	83	.963
27	8.564	46	6.706	65	3.401	84	.903
28	8.479	47	6.571	66	3.229	85	.815
29	8.401	48	6.427	67	3.059	86	.743
30	8.328	49	6.268	68	2.869	87	.689
31	8.253	50	6.098	69	2.683	88	.662
32	8.176	51	5.915	70	2.524	89	.645
33	8.093	52	5.731	71	2.344	90	.599

OWNER'S AGE, 75 YEARS.—RATE, 6 PER CENT.

(For explanation and rule, see pp. 19, 20.)

<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>
15	9.522	34	8.170	53	5.694	72	2.230
16	9.464	35	8.075	54	5.504	73	2.073
17	9.411	36	7.980	55	5.307	74	1.940
18	9.357	37	7.881	56	5.120	75	1.814
19	9.301	38	7.776	57	4.921	76	1.718
20	9.243	39	7.666	58	4.718	77	1.600
21	9.181	40	7.556	59	4.524	78	1.498
22	9.114	41	7.446	60	4.345	79	1.407
23	9.043	42	7.337	61	4.173	80	1.312
24	8.969	43	7.230	62	4.008	81	1.196
25	8.891	44	7.118	63	3.847	82	1.093
26	8.812	45	7.001	64	3.680	83	1.005
27	8.728	46	6.869	65	3.511	84	.937
28	8.643	47	6.732	66	3.343	85	.863
29	8.565	48	6.585	67	3.165	86	.788
30	8.496	49	6.424	68	2.982	87	.727
31	8.421	50	6.251	69	2.791	88	.693
32	8.343	51	6.067	70	2.595	89	.671
33	8.259	52	5.882	71	2.408	90	.635

OWNER'S AGE, 76 YEARS.—RATE, 6 PER CENT.

(For explanation and rule, see pp. 19, 20.)

<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>
15	9.692	34	8.335	53	5.846	72	2.308
16	9.637	35	8.240	54	5.653	73	2.141
17	9.582	36	8.139	55	5.453	74	2.000
18	9.527	37	8.040	56	5.248	75	1.899
19	9.470	38	7.936	57	5.045	76	1.800
20	9.411	39	7.826	58	4.838	77	1.674
21	9.349	40	7.716	59	4.641	78	1.560
22	9.283	41	7.611	60	4.461	79	1.462
23	9.213	42	7.499	61	4.308	80	1.359
24	9.139	43	7.388	62	4.134	81	1.259
25	9.061	44	7.274	63	3.965	82	1.148
26	8.979	45	7.155	64	3.792	83	1.050
27	8.893	46	7.030	65	3.618	84	.975
28	8.807	47	6.892	66	3.441	85	.894
29	8.727	48	6.744	67	3.274	86	.832
30	8.658	49	6.582	68	3.096	87	.766
31	8.586	50	6.407	69	2.908	88	.725
32	8.509	51	6.219	70	2.711	89	.699
33	8.425	52	6.034	71	2.499	90	.659

OWNER'S AGE, 77 YEARS.—RATE, 6 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	9.848	34	8.487	53	5.985	72	2.399
16	9.793	35	8.392	54	5.794	73	2.216
17	9.742	36	8.291	55	5.593	74	2.061
18	9.686	37	8.187	56	5.386	75	1.950
19	9.629	38	8.082	57	5.171	76	1.843
20	9.569	39	7.973	58	4.955	77	1.749
21	9.506	40	7.863	59	4.752	78	1.628
22	9.438	41	7.757	60	4.567	79	1.520
23	9.370	42	7.652	61	4.411	80	1.411
24	9.297	43	7.537	62	4.256	81	1.309
25	9.219	44	7.420	63	4.080	82	1.204
26	9.137	45	7.299	64	3.900	83	1.098
27	9.050	46	7.171	65	3.720	84	1.016
28	8.961	47	7.037	66	3.538	85	.929
29	8.879	48	6.889	67	3.351	86	.865
30	8.808	49	6.725	68	3.184	87	.805
31	8.735	50	6.549	69	3.003	88	.760
32	8.659	51	6.360	70	2.810	89	.729
33	8.576	52	6.170	71	2.599	90	.686

OWNER'S AGE, 78 YEARS.—RATE, 6 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	10.010	34	8.643	53	6.118	72	2.492
16	9.954	35	8.548	54	5.931	73	2.315
17	9.903	36	8.448	55	5.734	74	2.145
18	9.850	37	8.344	56	5.528	75	2.020
19	9.792	38	8.236	57	5.313	76	1.901
20	9.731	39	8.125	58	5.094	77	1.800
21	9.668	40	8.014	59	4.880	78	1.698
22	9.600	41	7.908	60	4.686	79	1.583
23	9.528	42	7.802	61	4.523	80	1.469
24	9.457	43	7.696	62	4.363	81	1.363
25	9.380	44	7.574	63	4.202	82	1.255
26	9.299	45	7.450	64	4.017	83	1.149
27	9.212	46	7.320	65	3.832	84	1.060
28	9.125	47	7.183	66	3.645	85	.968
29	9.041	48	7.036	67	3.452	86	.901
30	8.967	49	6.871	68	3.256	87	.839
31	8.893	50	6.694	69	3.084	88	.797
32	8.815	51	6.503	70	2.896	89	.762
33	8.731	52	6.312	71	2.689	90	.716

OWNER'S AGE, 79 YEARS.—RATE, 6 PER CENT.
 (For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	10.198	34	8.821	53	6.282	72	2.588
16	10.141	35	8.728	54	6.083	73	2.413
17	10.089	36	8.629	55	5.889	74	2.261
18	10.035	37	8.526	56	5.687	75	2.127
19	9.979	38	8.418	57	5.473	76	2.001
20	9.918	39	8.305	58	5.254	77	1.890
21	9.855	40	8.191	59	5.046	78	1.781
22	9.786	41	8.083	60	4.841	79	1.650
23	9.713	42	7.976	61	4.669	80	1.531
24	9.638	43	7.869	62	4.502	81	1.421
25	9.562	44	7.756	63	4.335	82	1.310
26	9.481	45	7.629	64	4.159	83	1.206
27	9.395	46	7.497	65	3.971	84	1.108
28	9.309	47	7.358	66	3.780	85	1.011
29	9.228	48	7.209	67	3.582	86	.942
30	9.153	49	7.044	68	3.380	87	.877
31	9.077	50	6.865	69	3.173	88	.837
32	8.997	51	6.672	70	2.988	89	.798
33	8.912	52	6.478	71	2.784	90	.749

 OWNER'S AGE, 80 YEARS.—RATE, 6 PER CENT.
 (For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	10.374	34	8.989	53	6.436	72	2.662
16	10.316	35	8.892	54	6.234	73	2.484
17	10.262	36	8.794	55	6.025	74	2.330
18	10.208	37	8.692	56	5.824	75	2.214
19	10.151	38	8.585	57	5.611	76	2.080
20	10.091	39	8.472	58	5.394	77	1.963
21	10.027	40	8.360	59	5.186	78	1.849
22	9.958	41	8.249	60	4.994	79	1.713
23	9.886	42	8.140	61	4.812	80	1.598
24	9.810	43	8.031	62	4.636	81	1.484
25	9.729	44	7.917	63	4.462	82	1.368
26	9.648	45	7.797	64	4.280	83	1.264
27	9.562	46	7.663	65	4.095	84	1.166
28	9.475	47	7.522	66	3.906	85	1.059
29	9.394	48	7.371	67	3.707	86	.985
30	9.323	49	7.204	68	3.502	87	.918
31	9.246	50	7.024	69	3.290	88	.879
32	9.167	51	6.830	70	3.073	89	.840
33	9.081	52	6.634	71	2.862	90	.785

OWNER'S AGE, 81 YEARS.—RATE, 6 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	10.567	34	9.176	53	6.614	72	2.769
16	10.511	35	9.079	54	6.409	73	2.581
17	10.456	36	8.976	55	6.197	74	2.412
18	10.400	37	8.874	56	5.980	75	2.300
19	10.342	38	8.767	57	5.764	76	2.182
20	10.282	39	8.655	58	5.544	77	2.063
21	10.218	40	8.543	59	5.334	78	1.945
22	10.150	41	8.436	60	5.141	79	1.805
23	10.078	42	8.324	61	4.975	80	1.686
24	10.002	43	8.213	62	4.791	81	1.551
25	9.921	44	8.097	63	4.610	82	1.431
26	9.837	45	7.976	64	4.423	83	1.324
27	9.749	46	7.848	65	4.233	84	1.224
28	9.661	47	7.707	66	4.039	85	1.120
29	9.579	48	7.555	67	3.847	86	1.033
30	9.508	49	7.387	68	3.646	87	.962
31	9.434	50	7.205	69	3.434	88	.922
32	9.354	51	7.009	70	3.214	89	.883
33	9.269	52	6.813	71	2.981	90	.831

OWNER'S AGE, 82 YEARS.—RATE, 6 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	10.740	34	9.346	53	6.774	72	2.884
16	10.684	35	9.248	54	6.570	73	2.682
17	10.631	36	9.145	55	6.357	74	2.509
18	10.575	37	9.039	56	6.138	75	2.379
19	10.516	38	8.932	57	5.911	76	2.253
20	10.455	39	8.820	58	5.685	77	2.140
21	10.391	40	8.708	59	5.470	78	2.019
22	10.321	41	8.601	60	5.273	79	1.876
23	10.250	42	8.494	61	5.105	80	1.752
24	10.175	43	8.380	62	4.937	81	1.613
25	10.095	44	8.261	63	4.750	82	1.497
26	10.011	45	8.139	64	4.556	83	1.385
27	9.922	46	8.009	65	4.361	84	1.282
28	9.832	47	7.871	66	4.162	85	1.180
29	9.749	48	7.718	67	3.956	86	1.096
30	9.676	49	7.549	68	3.763	87	1.009
31	9.601	50	7.367	69	3.557	88	.967
32	9.523	51	7.170	70	3.340	89	.926
33	9.438	52	6.971	71	3.106	90	.876

OWNER'S AGE, 83 YEARS.—RATE, 6 PER CENT.

(For explanation and rule, see pp. 19, 20.)

<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>
15	10.919	34	9.522	53	6.933	72	3.006
16	10.863	35	9.425	54	6.733	73	2.808
17	10.810	36	9.322	55	6.523	74	2.621
18	10.756	37	9.215	56	6.304	75	2.479
19	10.697	38	9.105	57	6.077	76	2.343
20	10.635	39	8.992	58	5.846	77	2.222
21	10.570	40	8.879	59	5.623	78	2.101
22	10.500	41	8.772	60	5.420	79	1.960
23	10.427	42	8.664	61	5.246	80	1.836
24	10.353	43	8.556	62	5.074	81	1.694
25	10.274	44	8.435	63	4.900	82	1.573
26	10.191	45	8.310	64	4.702	83	1.448
27	10.102	46	8.179	65	4.502	84	1.341
28	10.013	47	8.039	66	4.297	85	1.240
29	9.928	48	7.888	67	4.086	86	1.156
30	9.854	49	7.718	68	3.871	87	1.078
31	9.778	50	7.534	69	3.672	88	1.013
32	9.699	51	7.336	70	3.459	89	.970
33	9.613	52	7.136	71	3.227	90	.922

OWNER'S AGE, 84 YEARS.—RATE, 6 PER CENT.

(For explanation and rule, see pp. 19, 20.)

<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>	<i>Other Age</i>	<i>Present value</i>
15	11.097	34	9.693	53	7.094	72	3.116
16	11.039	35	9.597	54	6.885	73	2.918
17	10.986	36	9.494	55	6.678	74	2.745
18	10.931	37	9.388	56	6.462	75	2.595
19	10.874	38	9.278	57	6.235	76	2.452
20	10.812	39	9.163	58	6.005	77	2.324
21	10.747	40	9.049	59	5.785	78	2.196
22	10.677	41	8.940	60	5.574	79	2.046
23	10.603	42	8.832	61	5.394	80	1.922
24	10.526	43	8.724	62	5.217	81	1.778
25	10.447	44	8.609	63	5.039	82	1.654
26	10.364	45	8.482	64	4.850	83	1.525
27	10.276	46	8.349	65	4.647	84	1.400
28	10.187	47	8.208	66	4.439	85	1.300
29	10.105	48	8.055	67	4.223	86	1.215
30	10.029	49	7.886	68	4.002	87	1.141
31	9.953	50	7.700	69	3.775	88	1.079
32	9.872	51	7.501	70	3.564	89	1.014
33	9.786	52	7.299	71	3.335	90	.967

OWNER'S AGE, 85 YEARS.—RATE, 6 PER CENT.
 (For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	11.285	34	9.875	53	7.268	72	3.225
16	11.227	35	9.776	54	7.057	73	3.025
17	11.172	36	8.675	55	6.838	74	2.850
18	11.117	37	9.570	56	6.624	75	2.714
19	11.060	38	9.460	57	6.398	76	2.564
20	10.999	39	9.345	58	6.169	77	2.430
21	10.933	40	9.231	59	5.949	78	2.297
22	10.864	41	9.120	60	5.746	79	2.142
23	10.790	42	9.011	61	5.559	80	2.008
24	10.712	43	8.901	62	5.376	81	1.867
25	10.630	44	8.786	63	5.192	82	1.745
26	10.547	45	8.665	64	4.999	83	1.617
27	10.458	46	8.531	65	4.801	84	1.493
28	10.369	47	8.389	66	4.594	85	1.360
29	10.287	48	8.235	67	4.376	86	1.271
30	10.214	49	8.064	68	4.152	87	1.199
31	10.136	50	7.879	69	3.921	88	1.138
32	10.056	51	7.678	70	3.683	89	1.079
33	9.968	52	7.475	71	3.449	90	1.013

 OWNER'S AGE, 86 YEARS.—RATE, 6 PER CENT.
 (For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	11.450	34	10.037	53	7.426	72	3.335
16	11.393	35	9.938	54	7.213	73	3.128
17	11.338	36	9.833	55	6.991	74	2.948
18	11.282	37	9.728	56	6.765	75	2.809
19	11.224	38	9.619	57	6.538	76	2.672
20	11.163	39	9.505	58	6.307	77	2.536
21	11.098	40	9.391	59	6.087	78	2.400
22	11.028	41	9.282	60	5.883	79	2.243
23	10.954	42	9.170	61	5.707	80	2.104
24	10.877	43	9.059	62	5.518	81	1.950
25	10.794	44	8.943	63	5.330	82	1.831
26	10.709	45	8.821	64	5.133	83	1.703
27	10.620	46	8.691	65	4.932	84	1.578
28	10.530	47	8.549	66	4.724	85	1.441
29	10.447	48	8.395	67	4.512	86	1.325
30	10.374	49	8.224	68	4.290	87	1.250
31	10.299	50	8.038	69	4.059	88	1.189
32	10.218	51	7.837	70	3.819	89	1.134
33	10.131	52	7.633	71	3.566	90	1.086

OWNER'S AGE, 87 YEARS.—RATE, 6 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	11.584	34	10.170	53	7.555	72	3.439
16	11.527	35	10.071	54	7.342	73	3.222
17	11.474	36	9.966	55	7.121	74	3.034
18	11.418	37	9.858	56	6.893	75	2.888
19	11.359	38	9.749	57	6.657	76	2.746
20	11.297	39	9.635	58	6.423	77	2.616
21	11.232	40	9.521	59	6.200	78	2.478
22	11.162	41	9.412	60	5.994	79	2.318
23	11.089	42	9.304	61	5.817	80	2.177
24	11.012	43	9.191	62	5.640	81	2.019
25	10.930	44	9.073	63	5.447	82	1.884
26	10.844	45	8.950	64	5.247	83	1.765
27	10.754	46	8.819	65	5.042	84	1.644
28	10.663	47	8.679	66	4.832	85	1.509
29	10.580	48	8.525	67	4.612	86	1.390
30	10.506	49	8.353	68	4.397	87	1.295
31	10.430	50	8.167	69	4.170	88	1.231
32	10.351	51	7.965	70	3.932	89	1.179
33	10.264	52	7.761	71	3.679	90	1.146

OWNER'S AGE, 88 YEARS.—RATE, 6 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	11.664	34	10.250	53	7.628	72	3.504
16	11.607	35	10.151	54	7.419	73	3.289
17	11.554	36	10.047	55	7.200	74	3.091
18	11.499	37	9.939	56	6.973	75	2.938
19	11.440	38	9.827	57	6.737	76	2.789
20	11.378	39	9.712	58	6.499	77	2.655
21	11.313	40	9.598	59	6.271	78	2.520
22	11.242	41	9.489	60	6.061	79	2.362
23	11.168	42	9.379	61	5.881	80	2.222
24	11.092	43	9.271	62	5.702	81	2.063
25	11.011	44	9.151	63	5.520	82	1.926
26	10.926	45	9.027	64	5.317	83	1.784
27	10.836	46	8.895	65	5.110	84	1.666
28	10.746	47	8.755	66	4.896	85	1.532
29	10.661	48	8.602	67	4.674	86	1.413
30	10.586	49	8.430	68	4.446	87	1.315
31	10.510	50	8.243	69	4.225	88	1.266
32	10.430	51	8.041	70	3.992	89	1.215
33	10.343	52	7.837	71	3.742	90	1.191

OWNER'S AGE, 89 YEARS.—RATE, 6 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	11.759	34	10.342	53	7.716	72	3.572
16	11.701	35	10.244	54	7.502	73	3.359
17	11.648	36	10.140	55	7.286	74	3.172
18	11.593	37	10.033	56	7.062	75	3.014
19	11.535	38	9.921	57	6.828	76	2.861
20	11.473	39	9.805	58	6.590	77	2.722
21	11.408	40	9.690	59	6.364	78	2.583
22	11.337	41	9.580	60	6.149	79	2.421
23	11.263	42	9.472	61	5.965	80	2.281
24	11.185	43	9.362	62	5.783	81	2.122
25	11.104	44	9.247	63	5.599	82	1.983
26	11.020	45	9.121	64	5.403	83	1.839
27	10.930	46	8.988	65	5.194	84	1.699
28	10.840	47	8.846	66	4.979	85	1.571
29	10.757	48	8.692	67	4.754	86	1.456
30	10.681	49	8.521	68	4.523	87	1.361
31	10.604	50	8.333	69	4.284	88	1.313
32	10.523	51	8.131	70	4.055	89	1.241
33	10.436	52	7.926	71	3.808	90	1.223

OWNER'S AGE, 90 YEARS.—RATE, 6 PER CENT.

(For explanation and rule, see pp. 19, 20.)

Other Age	Present value	Other Age	Present value	Other Age	Present value	Other Age	Present value
15	11.909	34	10.489	53	7.858	72	3.679
16	11.851	35	10.389	54	7.643	73	3.465
17	11.796	36	10.286	55	7.419	74	3.277
18	11.741	37	10.179	56	7.197	75	3.129
19	11.683	38	10.068	57	6.965	76	2.972
20	11.622	39	9.952	58	6.729	77	2.830
21	11.557	40	9.837	59	6.503	78	2.688
22	11.486	41	9.726	60	6.294	79	2.523
23	11.411	42	9.616	61	6.104	80	2.377
24	11.333	43	9.506	62	5.917	81	2.221
25	11.250	44	9.390	63	5.730	82	2.084
26	11.166	45	9.268	64	5.531	83	1.942
27	11.076	46	9.134	65	5.327	84	1.803
28	10.986	47	8.992	66	5.113	85	1.656
29	10.903	48	8.837	67	4.889	86	1.559
30	10.829	49	8.665	68	4.657	87	1.479
31	10.751	50	8.478	69	4.415	88	1.440
32	10.670	51	8.275	70	4.167	89	1.374
33	10.583	52	8.069	71	3.917	90	1.041

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